

HOMB GUIDE



racy Mathis
YOUR REAL ESTATE EXPERT



I AM Tracy Mathis

YOUR LOCAL REAL ESTATE EXPERT

Nice to "meet" you!

With over 17 years of experience as a licensed Realtor, I bring a wealth of knowledge and a deep understanding of the Greater Baton Rouge real estate markets. My journey in this field has been marked by significant achievements, including 15 years as a broker, 14 years as an independent brokerage owner, and now, as a partner at the fastest-growing real estate brokerage in history. My passion for real estate is reflected in my commitment to excellence, supported by over \$300 million in sales and the privilege of serving more than 1,800 families.

As your real estate agent, my goal is to ensure that your property-buying journey is both rewarding and seamless. My extensive experience and dedication to this field means I can provide you with the best service and guidance possible. Whether you're purchasing your first home or looking for a lucrative investment, I am here to help turn your real estate dreams into reality.

LET'S CONNECT

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- ✓ CALLTRACYMATHIS@GMAIL.COM
- **WWW.MOVINGTO225.COM**
- **f** <u>FACEBOOK.COM/SOUTHERNHOMES225</u>
- O INSTAGRAM.COM/SOUTHERNHOMESTEAM/

- **▼** TWITTER.COM/SOUTHERNHOMESLA
- in IN/TMATHIS/
- @TRACYMATHISSOUTHERNHOMESEXPERT
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meet THE TEAM



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Mary Pourciau

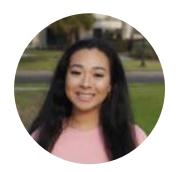
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LISTING COORDINATOR
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SYSTEMS MANAGER / MARKETING MANAGER 2TRICIASTANLEY@GMAIL.COM





STEP 1

GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
 - Set a budget

STEP 2

MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
 - · Set wants & needs

STEP 3

FIND YOUR HOME

- Tour homes
- · Adjust criteria if necessary

STEP 4

MAKE AN OFFER

- •Research comps in the area
- Work with your realtor to set up the best offer
 - Negotiations may occur

STEP 5

OFFER SIGNED

All negotiations are finished
Both parties
have signed contract

STEP 6

INSPECTIONS

Professional inspects the property
Discovers issues that may need to be worked into the purchase agreement
Negotiate repairs

STEP 7

APPRAISAL

 Professional ensures the property is worth the loan and purchase price you agreed to pay

STEP 8

TITLE COMMITMENT

 The title company will send you a title insurance policy for the property after closing

STEP 9

DOCUMENTS TO LENDER

• Make sure all requested docs are sent to your lender prior to closing

STEP 10

CLOSING

- Final walk-through
- · Sign closing documents
 - · Receive your keys

10 steps to BUYING A HOME

PREPARE FINANCES

GET PRE-APPROVED

START HOME SHOPPING

MAKE AN OFFER

ORDER AN INSPECTION

NEGOTIATE FINAL OFFER

APPRAISAL ORDERED

SCHEDULE THE MOVE

CLOSING DAY



FINDING THE RIGHT

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Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.



GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door! I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.

AFFORDABILITY

We will ask that the seller pay all or a portion of the buyers agent commission, though it is not required.

prepare FINANCING

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

CHECK YOUR CREDIT

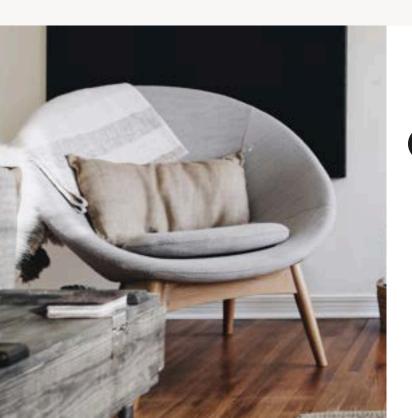
A mortgage requires a good credit score. You can improve your score by:

- •Paying down credit card balances
- ·Continuing to make payments on time
- ·Avoid applying for a new credit card or car loan until you have been approved
- ·Avoid making big purchases until you have been approved
- ·If possible, avoid job changes until you have been approved

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- ·A Down Payment is typically between 3.5% & 20% of the purchase price
- •Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- ·Closing Costs for the buyer run between 2% & 5% of the loan amount
- •A Home Inspection costs \$300 to \$500



get PRE-APPROVED

Being pre-approved, unlike being prequalified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	620	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% 10%
203K LOAN	640	3.5%
CONVENTIONAL 97	620	3%
CONVENTIONAL LOAN	640	5-20%



INCOME QUALIFICATIONS

QUALIFYING INCOME

W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties

NEEDED documents

W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 3 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS



	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
TRADITIONAL CONVENTIONAL	Anyone who meets lenders credit, income & debt level requirements	Typically 20%, but can be more.	NONE	NONE	620







START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.



tip

We will make sure to check every little detail of each house

- Test the plumbing
- •Test the electrical system
- •Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- •Are the surrounding homes well maintained?
- ·How much traffic is on the street?
- ·Is it conveniently located to schools, shopping, restaurants, & parks



5 Indee AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

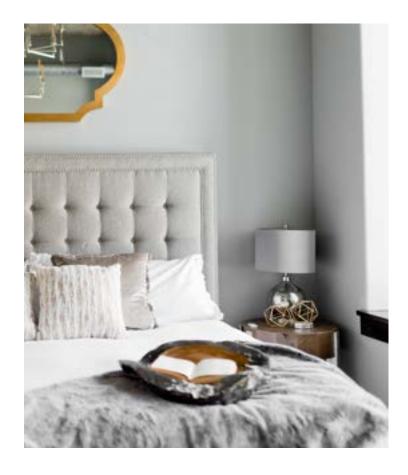
- Put Your Best Foot Forward We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.
- •Put Down a Healthy Earnest Deposit A large earnest money deposit shows the seller you are serious

·Cash Talks

A transaction that is not dependent on receiving loan approval is more attractive to a seller

- Shorter Inspection Periods Try shortening the inspection period to 10 days
- Offer to Close Quickly Many sellers prefer to close within 30 days.





AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

•ACCEPT THE OFFER

•DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

•COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

- •ACCEPT THE SELLER'S COUNTER-OFFER
- •DECLINE THE SELLER'S COUNTER-OFFER
- •COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.





6 order AN INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.

7 regotiate FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

- 1. Ask for credit for the work that needs to be done. Likely, the last thing the seller wants to do is repair work.
- 2. Think "big picture" and don't sweat the small stuff.

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

3. Keep your poker face.

The listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.

APPRAISAL ordered

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.



This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding







9 scheduling YOUR MOVE



AFTER SIGNING

- ·Finalize Home Mortgage
- ·Schedule Home Inspection
- •Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like.

Donate or sell items that are in good condition

- •Get copies of medical records and store them with your other important documents
- ·Create an inventory of anything valuable that you plan to move
- •Get estimates from moving companies

4 WEEKS TO MOVE

- •Give 30 days notice if you are currently renting
- ·Schedule movers/moving truck
- ·Buy/find packing materials
- ·START PACKING

3 WEEKS TO MOVE

- ·Arrange appraisal
- ·Complete title search (Title company will do this)

2 WEEKS TO MOVE

- ·Secure Home Warranty
- •Get quotes for home insurance
- ·Schedule time for closing
- ·Contact utility companies (water, electric, cable)
- ·Change address: mailing, subscriptions, etc.
- ·Minimize grocery shopping
- ·Keep on packing

1 WEEK TO MOVE

- ·Obtain certified checks for closing
- ·Schedule and attend a final walkthrough
- ·Finish packing
- ·Clean
- ·Pack essentials for a few nights in new home
- •Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number









10 closing DAY

CLOSING DAY

Closing in Louisiana - the timeline for moving in can vary depending on the terms agreed upon in the purchase agreement and any specific arrangements made between the buyer and seller. Generally, once the closing documents are signed and the transaction is completed, the buyer can typically take possession of the property on the same day as the closing or shortly thereafter.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- · Make sure all appliances are working properly
- · Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- · Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there:

- Your agent
- The seller
- · The seller's agent
- · A title company representative
- Your loan öfficer
- · Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents

CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- · Government-issued photo ID
- · Copy of the sales contract
- Homeowner's insurance certificate
 Proof of funds to cover the remainder of the costs

RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!



PREFERRED LENDERS

SYNERGY ONE LENDING

Ryan Larussa (225) 324-5633 rlarussa@s1l.com

GOLD MORTGAGE

Chuck Hano (225) 313-9221 Chuck.Hano@goldmortgage.net

ATLANTIC LENDING COMPANY

RJ Bouitoux (225) 281-5626 rj@atlanticlendingcompany.com

HOMEOWNERS & FLOOD INSURANCE

MORRIS INSURANCE GROUP

RJ Bouitoux (225) 201-0007 Rj@morris-ig.com







HOME INSPECTOR

Pro-Spec Home Inspections Ronnie Barrilleaux (225) 253-4900

HVAC

Horizon Heating & Air Doug Harrel (225) 916-9499

PLUMBER

Royal Flush Plumbing Clint Griffin (225) 938-5441

ROOFING

David Manusco Roofing (225) 939-0204

Premiere South Roofing Brian (225) 236-2770

HRS Construction Elmer (225) 278-0165

ELECTRICIAN

Eddy's Electrical (225) 936-8078

HANDYMAN

Olivier Dion Licensed Contractor (225) 573-1736

Amgad Handyman Services Adam Amgad (225) 588-8343

Geaux Handyman Clint (225) 772-7925







SIDING & WINDOWS

Distinct Windows (225) 665-7177

Home Repair (225) 362-1104

Clearview Glass (225) 315-9166

Gryder Discount Glass (225) 928-7799

FOUNDATION

Ram Jack Foundation Kevin Cormier (337) 580-2838

National Foundation (225) 924-6156

Southeast Engineers (225) 295-1880

CHIMNEY SWEEPS

CC Chimney & Duct Cleaning (225) 752-8333

Basic Chimney Sweep (225) 752-8333

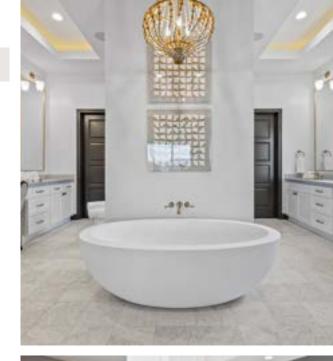
FENCING

AAA Fence & Gates - Justin Bailey (225) 347-6530

SEPTIC TANK SERVICES

Rooster Lips (225) 622-3752

Southern Wastewater (225) 603-1048







DRYER VENT CLEANING

Redline Ryan Beaumont (504) 401-0976

LANDSCAPING

Hernandez Lawnscape (225) 347-9540

Dayries Grass Cutting (225) 313-1573

HOUSE CLEANING

Paola (225) 726-4490

Geaux Maids (225) 277-5283

CARPET CLEANING

Purity Group (225) 755-3554

PEST CONTROL

River City Pest Control (225) 295-9321

Dugas Pest Control (225) 416-5387

POOL CLEANING & MAINTENANCE

Lagniappe Pool Services (985) 237-8662

Pinch A Penny (225) 412-4243







BLINDS

Custom Builds Wade Arnold (225) 480-5532

CLUTTER CLEAN UP

Southern Roll Off Dumpsters (225) 238-8000

PHOTOGRAPHER

Focus Flash Photography Hudson (225) 288-3969

STAGER

Christina Carville (225) 603-3875

APPRAISAL

RHI Appraisals Shayne Green (225) 268-7595

First Appraisal Dustin Hebert (225) 445-0805

ELEVATION CERTIFICATES & SURVEYS

Engineering Court Bradford (225) 766-3129

Richmond Krebs & Associates (225) 435-7010

IRRIGATION INSPECTION

River City Landscaping (225) 364-2024 Specializing in Landscaping installation & maintenance, Drainage, Irrigation, Sod, Mulch, Tree Transplanting, Lighting, & more









REVIEWS ★★★★★

Tracy and the team were wonderful to work with. Made the entire buying experience so much easier. We are so happy with our new home and the help we received getting there.

-Argi Alcock

This was my first time working with Southern Homes Realty and it was a very pleasant experience. The transaction coordinator, Fallon Gillette, was very kind, professional and diligent. She provided constant updates and responded very quickly to any questions I had. It was truly a please working with both her and Tracy Mathis and I look forward to working with you ladies in the future.

-Bridget Lewis

Tracy and her team found us a great house! They were a joy to work with and we will definitely be hiring them for future purchases or sales in the Baton Rouge area. I highly recommend this trustworthy team if you want someone who keeps your best interests in mind.

-Andrew Bywater

I could not be happier about my experience working with Tracy! She was my realtor several years ago and truly helped me through the entire home buying process and made everything so easy for me. Last month when I posted my home FSBO and realized it was much more difficult than anticipated, I reached out to her again and she truly made this experience the easiest possible and had a buyer for my home in no time. I cannot say enough good things about her and her team.

-Karen Bird

Tracy was an absolute pleasure to work with. Me and my spouse were first time home buyers and we were not familiar with the process. That being said we had many questions and thankfully Tracy is not only extremely knowledgeable, but patient and friendly in answering them. When calling or texting her we always received almost an immediate response. Anytime we saw a house we wanted to look at she was ready to go that night or the next day. She will help guide you in the right direction and give her honest opinion on how to move forward, but does not make you feel pressured. Once we decided on a home, she made sure we got the best deal possible and really work for us and with us. Thank you so much Tracy!! We are so happy with our new home!!

-Christian Jones

I am very happy I chose to work with Tracy Mathis to find my home. Tracy was extremely patient with me as I looked at houses in totally different parts of town and compared new construction vs. older homes. When I finally felt comfortable, she expertly led me through the negotiation and inspection process. In addition, she had great recommendations for me with regards to inspectors, lenders and even an electrician. Her business keeps her busy, but she always manages to promptly return texts or calls and also has a great support staff in her office. I would not hesitate to choose Tracy again to buy additional properties.

- Tennifer Grenux

REVIEWS ★★★★★

Tracy and her team made our first home purchase so easy and smooth! She responded quickly, answered every little question we had, and always made time for us. We will definitely be calling her back in the future when it's time to sell our home and buy a new one. We absolutely loved working with Tracy.

-Madalynn Jarreau

This was my first time working with Southern Homes Realty and it was a very pleasant experience. The transaction coordinator, Fallon Gillette, was very kind, professional and diligent. She provided constant updates and responded very quickly to any questions I had. It was truly a please working with both her and Tracy Mathis and I look forward to working with you ladies in the future.

-Bridget Lewis

Tracy Mathis and her team were professional, thorough and a joy to work with. If you are looking for an agent that gets the job done, even when challenges arise, Southern Home Realty is the group that will cross the finish line. Thank you again to the entire Southern Home Realty team for working to get us the best deal in this crazy market!

-Tiffany Gable

Had opportunity to work with Tracy and it was a blast! Process of buying a condo was flawless from beginning to the end. Highly recommend Southern Homes Realty IIc team!

-A.R. Stucco

Tracy was amazing! Because of her, we are now living in our dream home. She never gave up on us. Tracy went above and beyond on both homes, buying and selling. She was easy to get in touch with and a pleasure to work with. She definitely takes charge and makes things happen. Cannot thank Tracy and her team enough.

-Angie Robertson

Absolutely would recommend to anyone looking to buy a house!! Found our new home in about 2 hours and stayed in contact with me since I was out of town moving. When any issues came up Tracy and her team handled it and never stopped until it was completely understood and taken care of!! They made the process so much easier than I expected.

-Amanda Roman

Hi! Tracy is an awesome realtor with an excellent staff. She was at least twice as fast as former realtor and very knowledgeable. Thanks a bunch Tracy. Thanks to you, your staff, and God I we are enjoying our new home.

-Leo Bates

I've bought several homes with Tracy and she is top notch! She knows how to get an offer accepted and goes the extra mile. The last property I purchased needed a little work. She coordinated everything for me and had the property 100% ready for me when I got back in town the week after closing. I didn't have to lift a finger or pick up the phone. She's the BEST!

-Natalie Straight

