

H O M E

a home buyer's guide



Ava Resnick
REALTOR





the
PROCESS

10 *steps* TO BUYING A HOME

- 1 FIND THE RIGHT AGENT
- 2 PREPARE FINANCES
- 3 GET PRE-APPROVED
- 4 START HOME SHOPPING
- 5 MAKE AN OFFER
- 6 ORDER AN INSPECTION
- 7 NEGOTIATE FINAL OFFER
- 8 APPRAISAL ORDERED
- 9 SCHEDULE THE MOVE
- 10 CLOSING DAY



FINDING THE RIGHT *agent*

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. Keeping deadlines met and staying on track

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.

get PRE-QUALIFIED

connecting with a local lender is a very important part of the process. Local lenders, unlike national or online lenders, are very familiar with the local insurance needs and property taxes. Finding a local lender who works well with your agent is a crucial part of the process!

LOCAL Lenders

Marc Elliot
+1 (281) 687-5095
marc.elliott@nrlmortgage.com

Laura Haines
+1 (832) 205-6510
Laura.haines@legendhomelending.com

Jeff Wortham
+1 (713) 369-6555
jwortham@hometruster.com

TYPES OF mortgage loans

TYPES OF LOANS

| | 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 | Between .15% & .75% annually, depending on loan factors | 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 | 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. | First home- 3% or 5% 2nd home 10% investment 15% | Required when less than 20% down | REQUIRED | 620 |



start
HOME SHOPPING

start HOME SHOPPING



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.



NEXT UP.....

MAKE AN

offer



ESCROW

review



closing DAY



✔ 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
- A title company representative

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
- Wiring instructions, if not done ahead of time

✔ RECEIVE YOUR KEYS

Once all money is received to title and all wires have been disbursed, the transaction is considered funded! 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!

recommended

RESOURCES

GENERAL CONTRACTOR

RESNICK GENERAL CONTRACTORS
225-571-6953

HOUSE CLEANING

FELIPA SALGADO
832-630-3357

HVAC SERVICE

DARYL'S A/C
832-277-8944

CARPET CLEANING

ELITE GREEN TEAM- CHEM DRY
346-217-9105

FENCE REPAIR

BLACKROCK FENCE
713-705-2363

INTERIOR DESIGN

MELINDA LYTLE INTERIOR DESIGN
346-317-5308

POWER WASHING

WILL DECUIR
281-508-8356



testimonials CLIENT

"Ava did a tremendous job. She took the time over a long period of house searching to find the best options for me. She was honest and upfront about the properties. She made time in her schedule to show homes. An absolutely wonderful realtor and person!"

"Ava, has been such a sweetheart during the whole process of me finding a home. I explained to her what I was looking for and what my goals were. She listen and didn't make me feel like a crazy, with all these do's and dont's. I have been through several realtors this pass year and she has been the one who made me feel at ease. Even though this is not my forever home it is what I need for now. I will definitely be using her again when I decide to purchase. She answered every time I call/text, if she didn't have the answers, she would find out and come back with it.

Thanks Ava for making this such a smooth transition!"

"Thank you Ava Resnick for stepping up for me on short notice for being my agent. I really appreciate all that you have done for me and staying by my side phone calls texts what ever it took. Thank you so much. Great Job."

"Loved working with Ava! She is amazing to work with and it was a challenge as a result of us being out of state. She went above and beyond making sure we were comfortable with all our options and was on constant contact with us throughout the whole process. Highly recommend and appreciate her so much."

Ava is a joy to work with! We utilized her knowledge and service when we sold our previous home a year ago, and were quick to seek her again when purchasing our new home.

"Ava was a great find! She was quick to respond and answer any and all questions we had during our first home buying experience. She was thoughtful and made sure that we always knew what we were getting into with each home we looked at. We will definitely use her in the future if we ever decide to leave our perfect house!"

"Ava did a great job helping my husband and I with our house hunt. We weren't local to the area so she shared some of her knowledge and also helped us with multiple virtual tours before placing our offer. We just closed on our house and couldn't be happier!"

Ava helped me buy my first home. She was knowledgeable and professional and made me feel comfortable and confident all along the way. I love my new place and I loved working with Ava!

BUYER REVIEWS



ABOUT

me



Ava Resnick grew up in Baton Rouge, LA and attend Louisiana State University. Ava moved to Texas in 2008 with her husband and three children where she owned and operated a successful business.

Ava began her Real Estate journey in 2019 and has been successfully helping her clients and friends find their dream homes, investment properties, second homes, rentals, and much more!

Her clients are always a priority, and she makes sure they feel like family. Ava and her family have enjoyed making Texas their home and embracing Southeast Texas! When Ava is away from the office, she enjoys being chair of Friendswood Mustang Booster Club and is involved in highschool Cheer and Baseball activities as well as traveling and spending time with her friends and family.

If you are ready to make a move, Ava understands the fast moving market and strategies it takes for a seamless transition from one home to another. With a great full support team behind her, you are guaranteed a smooth and rewarding experience with her.

Ava specializes in the Greater Houston Area but focuses on League City, Friendswood, Pearland, Clearlake, Seabrook, Kemah and the Galveston area.

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REALTOR®