



REAL ESTATE
BY DESIGN

THE HOMEBUYER BLUEPRINT

YOUR ROADMAP TO A
CONFIDENT HOME PURCHASE

*Southern Hospitality.
Elevated Real Estate Service.*



REAL ESTATE
BY DESIGN

YOUR PARTNER IN

BUYING

WITH

Confidence

Buying a home is one of life's biggest decisions. I'm here to make the process clear, strategic, and less overwhelming—so you can feel informed, prepared, and confident every step of the way.

HOW I HELP BUYERS

UNDERSTAND YOUR OPTIONS

I'll help you navigate the market, explore neighborhoods, and identify the right home for your lifestyle and goals.

SMARTER SEARCH STRATEGY

I'll create a customized plan focused on your must-haves, so we spend time on homes that truly fit.

SKILLED NEGOTIATION

I advocate for your best interests to secure the best possible terms and protect what matters most to you.

GUIDANCE YOU CAN TRUST

From contract to closing, I'm by your side with honest advice, clear communication, and expert guidance.

KAY MITCHELL | BROKER

PSA • RENE • ABR • SFR • MRP

Bachelor's in Business Administration

18+ Years of Real Estate Experience

Houston Real Estate Broker

Kay Mitchell

BROKER | REALTOR®

REAL ESTATE BY DESIGN

Southern Hospitality.

Elevated Real Estate Service.





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WHAT TO EXPECT WHEN BUYING *a Home*

Buying a home is more than a transaction—it's a journey. Here's what you can expect when you work with me as your trusted guides every step of the way.

01 CONSULTATION
We'll connect to learn about your goals, timeline, and must-haves so we can create a plan tailored to you.

02 PRE-APPROVAL
Getting pre-approved helps you understand your budget and shows sellers you're a serious buyer.

03 HOME SEARCH
I'll curate a selection of homes that match your criteria and schedule showings that fit your schedule.

04 MAKE AN OFFER
I'll help you craft a strong offer, negotiate on your behalf, and advise you every step of the way.

05 DUE DILIGENCE
Inspections, appraisals, and reviews—I'll guide you through every detail to ensure peace of mind.

06 CLOSING DAY
We'll handle the details, coordinate with all parties, and get you the keys to your new home!

**“Commit to the Lord whatever you do,
and he will establish your plans.”**

PROVERBS 16:3



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THE BENEFITS OF WORKING WITH ME

Your Goals. My Priority.

01 EXPERIENCE YOU CAN TRUST

With nearly two decades of experience, I bring expert negotiation, market knowledge, and proven results to every transaction.

02 PERSONALIZED SERVICE

I take the time to understand your unique needs and create a plan that's tailored to you.

03 STRATEGIC MARKETING

Your home or offer gets maximum exposure through a strategic marketing plan designed to get results.

04 CLEAR COMMUNICATION

You'll always be informed and supported with honest updates and straightforward guidance.

05 DEDICATED ADVOCATE

I advocate for your best interests and work tirelessly to help you achieve your real estate goals.

YOU DESERVE A SMOOTH,
SUCCESSFUL EXPERIENCE
FROM START TO FINISH.

Kay Mitchell

BROKER | REALTOR®
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WHAT DOES IT COST TO BUY A HOME?

Beyond the Down Payment

When buying a home, there are costs beyond the purchase price and down payment. Here are the most common expenses you can expect.

FINANCING MAY BE MORE FLEXIBLE THAN YOU THINK.

Through my lending resources, buyers may have access to a variety of financing solutions, including traditional mortgage programs, down-payment assistance, and

**BANK-STATEMENT PROGRAMS
DESIGNED FOR QUALIFIED
SELF-EMPLOYED BUYERS
AND ENTREPRENEURS.**

Alternative homeownership programs may also be available for buyers who don't fit traditional mortgage guidelines.

Qualification requirements, costs, terms, and property eligibility vary by program.

5

HOMEBUYER BLUEPRINT



EARNEST MONEY

Shows the buyer's good faith and is typically credited according to the terms of the transaction.

OPTION FEE

In Texas transactions, this may provide the buyer an unrestricted right to terminate during the negotiated option period.

HOME INSPECTION

Paid directly to the inspector and varies based on the property and services selected.

APPRAISAL

Generally ordered by the lender to provide an independent opinion of value.

CLOSING COSTS & PREPAIDS

May include lender/title-related costs, homeowners insurance, property-tax escrows and other prepaid expenses.

YOU DON'T NECESSARILY NEED 20% DOWN TO PURCHASE A HOME.

Loan programs and buyer-assistance options vary,
which is why understanding your financing options early is important.



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*I'm here to guide you
every step of the way.*

Let's review your options
and create a plan that fits
your unique situation.



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TYPES OF HOMES WE CAN HELP YOU FIND

Whether you're buying your first home, upgrading, downsizing, or investing, I'll help you find the perfect fit.



SINGLE-FAMILY HOMES

Find the perfect place to put down roots and create lasting memories.



TOWNHOMES & CONDOS

Low-maintenance living with incredible convenience and amenities.



NEW CONSTRUCTION

Love the idea of new? I'll help you explore new builds and guide you through the process.



LUXURY PROPERTIES

Elevated service for extraordinary homes and lifestyles.



INVESTMENT PROPERTIES

Build wealth and secure your future with smart real estate investments.

“Many are the plans in a person's heart,
but it is the Lord's purpose that prevails.”

PROVERBS 19:21



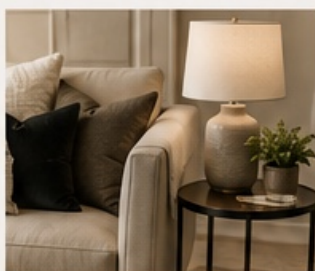


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UNDERSTANDING YOUR HOME PAYMENT

The PITI Breakdown

Your monthly mortgage payment is made up of four key components—often referred to as PITI. Understanding each piece helps you plan with confidence and avoid any surprises along the way.



P – PRINCIPAL

This is the portion of your payment that goes toward the actual loan amount you borrowed. With each payment, you slowly build equity in your home.



I – INTEREST

This is the cost of borrowing the money from your lender. Interest rates and loan type impact how much you'll pay over the life of your loan.



T – TAXES

Property taxes are collected by your lender (if escrowed) and paid on your behalf. These help fund local schools, roads, public safety, and other community services.



I – INSURANCE

This includes homeowners insurance, which protects your home and belongings. Your lender may also require mortgage insurance (PMI) depending on your loan type and down payment.

YOUR TOTAL PAYMENT

May Also Include



HOA DUES

If your home is part of a neighborhood or community association.



MORTGAGE INSURANCE (PMI)

Required on many conventional loans when your down payment is less than 20%.



UTILITIES

Electricity, water, gas, trash, internet, and other services are not included in your mortgage payment.



MAINTENANCE & REPAIRS

It's important to budget for ongoing maintenance to keep your home in great shape.

Keep in mind:

Actual payments will vary based on loan type, interest rate, down payment, home price, and location. Your lender will provide a detailed Loan Estimate tailored to your specific situation.



The Bottom Line

When you understand what makes up your monthly payment, you're empowered to make smart decisions and build a strong financial foundation in your new home.

“

Commit to the Lord whatever you do,
and he will establish your plans.”

PROVERBS 16:3



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KNOW BEFORE YOU BUY

SMART STEPS. A STRONGER BUYING FUTURE.

A little preparation goes a long way. Keep these key tips in mind as you start your homebuying journey:



GET PRE-APPROVED BEFORE YOU SHOP

Know what you can afford and show sellers you're a serious buyer.



KNOW YOUR COMFORTABLE MONTHLY PAYMENT

Focus on what fits your budget, not just the maximum you qualify for.



PLAN FOR MORE THAN THE DOWN PAYMENT

Budget for closing costs, inspections, and moving expenses.



DON'T MAKE MAJOR CREDIT OR FINANCIAL CHANGES DURING THE PROCESS

Keep your credit stable and avoid new debt.



ASSISTANCE PROGRAMS MAY BE AVAILABLE

Ask your lender and agent about down-payment and closing-cost assistance.

*The right plan
makes all the difference.*

LET'S GET YOU
HOME SOON.

SOUTHERN HOSPITALITY. ELEVATED REAL ESTATE SERVICE.



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READY TO START YOUR JOURNEY?

Let's turn your goals into a plan and
your plan into keys.

Buying a home is one of life's biggest decisions,
but you don't have to navigate it alone.

I'm here to guide you every step of the way
with expertise, integrity, and a commitment
to your best outcome.



01

SCHEDULE A CONSULTATION

We'll connect to discuss your
goals, timeline, and answer
any questions you may have.



02

CREATE YOUR GAME PLAN

I'll build a personalized plan
that aligns with your needs,
budget, and lifestyle.



03

MOVE FORWARD WITH CONFIDENCE

From search to close, I'll be
your advocate, negotiator,
and trusted advisor.

Let's connect!

Schedule your buyer consultation today
and take the first step toward homeownership.

“Commit to the Lord whatever you do,
and he will establish your plans.”

PROVERBS 16:3



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KayGotKeys.com



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LET'S STAY *Connected*

Your trust means everything.
If you've enjoyed working with me,
I would be truly grateful if you took
a moment to leave a review.

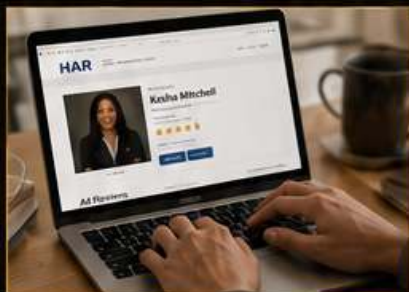
YOUR FEEDBACK HELPS
OTHERS FEEL CONFIDENT
CHOOSING ME TOO.



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are saying.

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real estate reviews.

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resources, and connect
with Kay.

[VISIT MY WEBSITE](#)



YOUR NEXT MOVE *Starts Here.*

Whether you're renting today, purchasing tomorrow,
or simply planning for what's next, I'm honored to be
a resource throughout your real estate journey.

Kay Mitchell
Broker • REALTOR®
REAL ESTATE BY DESIGN

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