



COLDWELL BANKER  
REALTY

MAKE YOUR  
HOUSING  
DREAMS REAL





# ABOUT ME

With over \$8 million in residential sales, Amelia Ruiz-Vargas brings proven expertise to every transaction. Her portfolio includes \$3.5 million in listings and \$4.5 million in purchases and leases, specializing in investment properties and downsizing solutions for both buyers and sellers. Amelia's advanced skills in neighborhood marketing, online strategies, and comparative market analysis ensure competitive pricing and maximum exposure for her clients.

As a proud holder of the Graduate, Realtor Institute (GRI) designation, Amelia offers a higher level of knowledge and professionalism in real estate. She focuses on the Carrollton, Cedar Hill and North Dallas markets, combining local insight with a passion for helping clients make confident, informed decisions.

Originally from Cedar Hill and now a proud mom of two boys, Amelia values family, community, and integrity above all. Outside of real estate, she enjoys reading, traveling, and indulging in historical dramas. Whether you're buying, selling, or investing, Amelia is committed to guiding you with expertise, enthusiasm, and a genuine dedication to your goals.

## AMELIA RUIZ VARGAS

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# YOUR SEARCH **BEGINS**

Buying a home is one of life's biggest investments and most exciting adventures. I am your trusted advisor in the process, guiding you along the way to make your experience smooth and successful.

**THIS HOME BUYER GUIDE INCLUDES HELPFUL INFORMATION TO GET YOU STARTED:**

- Purchasing Process
- The Power of Pre-Approval
- Your Home Search
- Full-Service Support



# INVALUABLE SUPPORT

As a Coldwell Banker® affiliated buyer's agent, I offer five essentials throughout the home-buying transaction:

## 1. EXPERIENCED, PROFESSIONAL GUIDANCE

Expertise and insight throughout the complex real estate process, helping you make informed decisions every step of the way.

## 2. LOCAL MARKET KNOWLEDGE

I have the tools and training to serve as your local market guide, with information about trends, pricing and availability to give you a competitive edge in finding the perfect home.

## 3. NEGOTIATION SKILLS

You will have a fearless advocate who is armed with data and negotiation strategies that can lead to winning deals and seamless resolutions.

## 4. TIME-SAVING CONVENIENCE

Offers, showings and more will be coordinated on your behalf, along with connections to necessary vendors like mortgage professionals.

## 5. PEACE OF MIND

Feel confident knowing that a professional is there to help you navigate any unexpected challenges or delays.



# PURCHASING PROCESS

# STEP BY STEP

## 1. ASSESS YOUR FINANCES

- Obtain mortgage pre-approval
- Discuss your new home wants and needs
- Set a budget and save for a down payment

## 2. PREPARE TO BUY

- Sign Buyer's Agent Agreement
- Select properties to view

## 3. HOUSE HUNTING

- Research neighborhoods
- View properties

## 4. MAKE AN OFFER

- Write an offer to purchase
- Negotiate terms with the seller

## 5. SECURE FINANCING

- Obtain mortgage financing
- Lock in your interest rate
- Obtain homeowners insurance
- Order the appraisal

## 6. PROPERTY ASSESSMENT

- Conduct home inspections
- Resolve inspection issues with seller

## 7. PREPARE FOR CLOSING

- Obtain title insurance
- Obtain funds for closing

## 8. CLOSE THE DEAL

- Review and sign closing documents
- Pay closing costs



MOVE IN!



# CHOOSING A TRUSTED ADVISOR

When you choose me to represent you, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision.

## AFTER OUR INITIAL CONSULTATION, I WILL:

- Help you establish your budget and connect you with a reputable lender to get pre-approved for a mortgage
- Discuss your needs and goals, and plan your property search criteria
- Provide coaching on the best time to buy
- Agree upon the parameters of our working relationship

## ONCE THE CRITERIA AND BUDGET ARE ESTABLISHED, I WILL:

- Coordinate showings for properties that meet your needs and explain/negotiate features
- Keep you informed of new properties that come on the market that would interest you
- Help you understand the market data for any properties of interest
- Work with you until you find the right home

## WHEN WE'VE FOUND YOUR DREAM HOME, I WILL:

- Assist in determining your offer, including developing a multiple-offer strategy
- Review and discuss details of the seller's disclosure
- Apply my expertise in negotiating the offer and contract terms in your best interests
- Facilitate the home inspection and resolution process
- Offer information on reliable contractors and service providers
- Prepare you for closing and the associated costs
- Provide clear and constant communication to keep you updated on the progress of your transaction



THE POWER OF  
**PRE-APPROVAL**



## WHY PRE-APPROVAL MATTERS

The first step in any home search is finding out exactly how much home you can afford and securing the financing to make the purchase. While you can get a rough estimate through pre-qualification, taking the extra step to obtain pre-approval will give you some added advantages.

### **PRE-APPROVAL HELPS YOU:**

- Understand your financial condition
- Know exactly how much home you can afford before you begin your home search
- Strengthen your purchasing power when making an offer

When you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.



# THE PRE-APPROVAL PROCESS

Here are some of the documents that you may need to provide your lender to get the pre-approval process started:

## INCOME

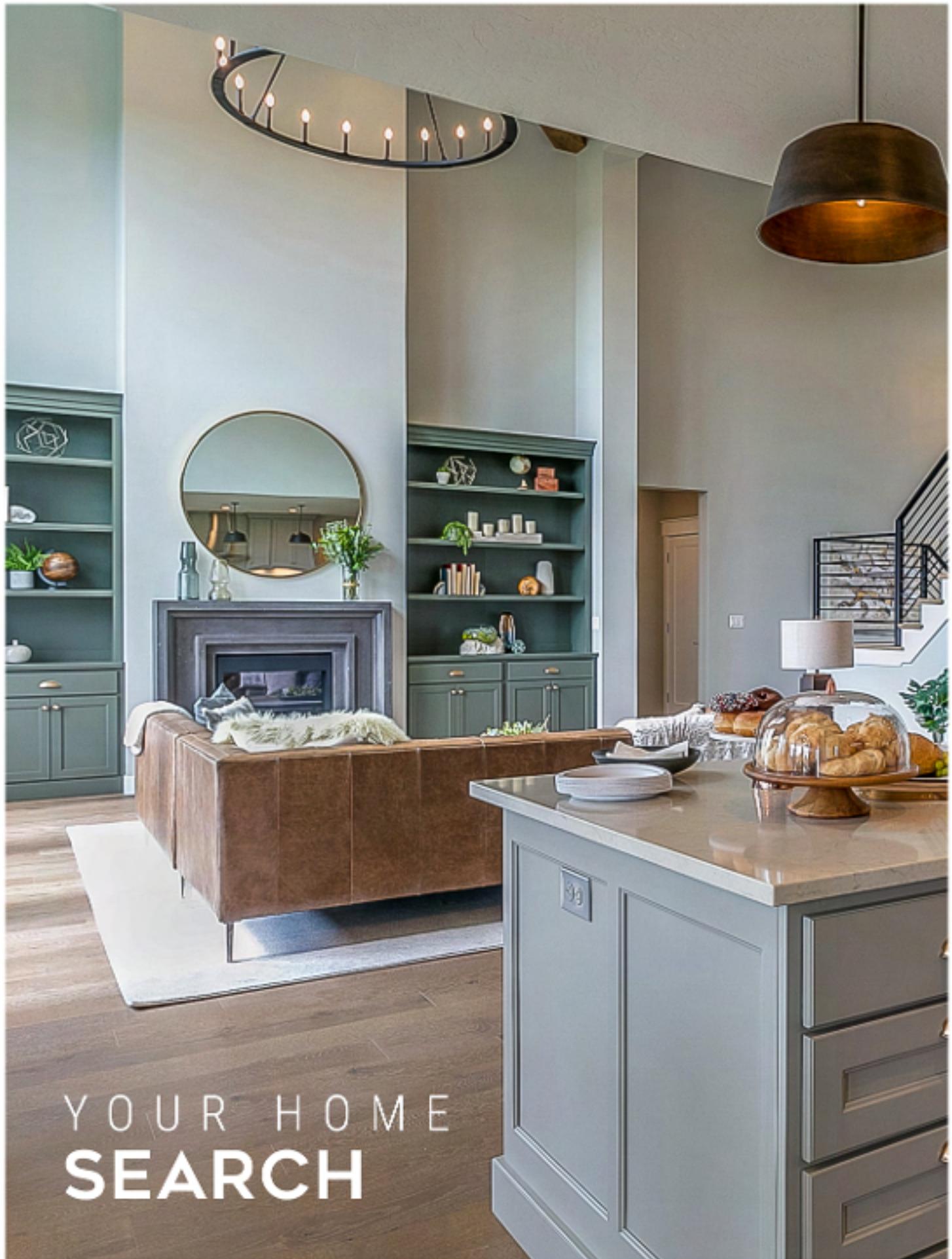
- Current pay stubs, usually for last two months
- W-2s or 1099s, usually for last two years
- Tax returns, usually for last two years

## ASSETS

- Bank statements
- Investments/brokerage firm statements
- Net worth of businesses owned (if applicable)

## DEBTS

- Credit card statements
- Loan statements
- Alimony/child support payments (if applicable)



YOUR HOME  
**SEARCH**

# HOME PREFERENCES

The more I know about the type of home you want, the better. Take a minute to think about the features your new home must have, as well as what you would ideally like it to have, so we can talk it over.

FEATURES	SPECIFY YOUR PREFERENCES	IMPORTANCE 1 - 5
VIEW		1 2 3 4 5
ARCHITECTURAL STYLE		1 2 3 4 5
SWIMMING POOL		1 2 3 4 5
DECK/PATIO		1 2 3 4 5
GARAGE		1 2 3 4 5
LAKEFRONT		1 2 3 4 5
<b>INTERIOR</b>		
FLOOR PLAN - SPLIT		1 2 3 4 5
ROOM SIZES		1 2 3 4 5
BEDROOMS		1 2 3 4 5
BATHROOMS		1 2 3 4 5
LIVING ROOM		1 2 3 4 5
FAMILY ROOM		1 2 3 4 5
BONUS/GAME ROOM		1 2 3 4 5
DINING ROOM		1 2 3 4 5
KITCHEN		1 2 3 4 5
GENERAL INTERIOR COMMENTS		1 2 3 4 5
<b>COMMUNITY/LOCATION</b>		
CONVENIENCE TO EMPLOYMENT		1 2 3 4 5
CONVENIENCE TO TRANSPORTATION		1 2 3 4 5
CONVENIENCE TO SHOPPING		1 2 3 4 5
CONVENIENCE TO SCHOOLS		1 2 3 4 5
CONVENIENCE TO DAYCARE		1 2 3 4 5
NEARBY RECREATIONAL FACILITIES		1 2 3 4 5
NEAR POLICE AND FIRE PROTECTION		1 2 3 4 5
APPEARANCE OF PROPERTIES IN AREA		1 2 3 4 5
HOUSE VALUE RELATIVE TO AREA		1 2 3 4 5



# YOUR HOME SEARCH PORTAL

The next stop on your home search? My website.

- It's an easy way to check out available properties in your preferred area
- It provides another way for me to get to know the types of properties that you like
- After you register on the site, I will receive updates about your activity
- You can save searches for future access, and save and share specific homes that you like
- If you sign up to receive email alerts, you'll be notified when new homes that match your criteria come on the market

**THANKS TO THE SITE'S RESPONSIVE DESIGN, YOU CAN DO ALL OF THIS FROM YOUR MOBILE DEVICE, TABLET OR DESKTOP.**



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Thanks to the site's responsive design, you can do all of this from your mobile device, tablet or desktop.

# LET'S GET STARTED

YOUR HOME-BUYING NEEDS  
ARE ONE OF A KIND. USING THE  
UNMATCHED RESOURCES OF  
COLDWELL BANKER REALTY,  
I WILL DEVELOP A CUSTOM  
PLAN TO:

**Provide you with powerful,  
personal service**

**Assist you in finding the  
right home and help you  
negotiate a favorable price  
and terms for it**

**Close the sale in a  
smooth, timely manner**

Finding and purchasing a home is a detailed process that demands time and dedication. I am passionate about this because it leads to the ultimate reward – handing you the keys to your dream home and developing a real relationship with you along the way. I would love to have a commitment from you to work with me exclusively. I'm happy to talk through the various types of buyer representation I offer so we can find the right fit for you.

**WHEREVER YOU DREAM OF LIVING, WE'LL HELP GUIDE YOU THERE.**

# TESTIMONIALS

*We have been looking at houses with Amelia and she makes the process so easy! She was very informative and knowledgeable. She is quick to get viewings together and answer all questions. I have truly been enjoying working with her*

**- Ashley S.**

*As some one who has moved over a dozen times in their life, Amelia made this so easy. She was well organized and quick to answer any and all questions. So kind and a joy to tour houses with.*

**- Izzy R.**

*We worked with Amelia, and we couldn't have asked for a better [Realtor®]! From the start, she was attentive, caring, and very insightful. She took the time to explain the whole process and made it feel simple and easy! As first-time home buyers, this meant everything. Amelia and her team are experts at what they do, and we're more than grateful that we got to work with them. 10/10 experience and would definitely go through them again!*

**- Kate N.**

*We have worked with hundreds of agents over the years, as we are active real estate investors. Amelia has been one of the top standout agents! Her communication is top-notch, and her knowledge of the market is unmatched. You will not regret choosing Amelia as your real estate agent!*

**- Austin A.**

*Amelia is a professional first but is also a pleasure to work with! She proves that details matter!*

**- Steve C.**

*Working with Amelia was a fantastic experience. She's incredibly knowledgeable, patient, and genuinely supportive throughout the entire journey. She took the time to understand what I wanted and guided me with honesty and confidence. If you need a [Realtor®] who actually listens and delivers, Amelia is the one!*

**- Mohamed K.**



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