



the
HOME
BUYER
roadmap

THE MUST-KNOWS BEFORE BUYING
A HOME IN BOERNE, SAN ANTONIO
OR THE SURROUNDING
HILL COUNTRY

KB
KELLY BARTA
REAL ESTATE

what's INSIDE

What it's like to work with me

No pressure, no guesswork — just strategy, communication, and someone in your corner from start to keys.

Honest answers to your questions

From “how do you get paid?” to “do I have to sell first?” — I break it all down without the jargon.

The step-by-step buyer roadmap

Because “we’ll figure it out as we go” is not a strategy.

What to do if you're buying later

1–2 years out? Perfect. Let's set you up with a plan so you're ahead of the game when the time comes.

How to find off-market homes

Spoiler: not everything worth buying is listed on Zillow. I'll show you how I help uncover hidden options.

Checklists + tools to keep you on track

From pre-approval to packing, I've got resources to help you stay organized and confident from start to close.



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**ROOTED IN BOERNE
INVESTED IN YOU**
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So you're thinking about buying a home?

You're in the right place.

Hi, I'm Kelly Barta — a local real estate agent here in Boerne, TX, and this guide was made to help you feel clear, confident, and in control of the home buying process (no matter where you are on the timeline).

Whether you're planning to move in six months or just starting to think about the idea of owning a home, this resource walks you through what to expect, how to prepare, and what it actually looks like to work with an agent like me.

— Kelly Barta
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HOW I WORK WITH BUYERS

I'm here to guide you through every step of the process — from setting up a custom home search to connecting you with trusted lenders, helping you understand your financing options, and advocating for your best interest during negotiations.

A tailored VIP Home Search with properties that match your lifestyle and budget

Access to off-market opportunities through my local network, mailers, or targeted campaigns

Step-by-step support once we're under contract (no guessing or Googling required)

the FAQs

How do you get paid?

Buyer agent compensation is negotiable and can vary depending on the property and agreement with the seller. I'll walk you through what this looks like upfront so there are no surprises — and we'll discuss your options before we ever tour a home.

What if I'm not sure if I'm ready to buy?

Totally normal! I can help you explore what's possible, set up a custom search, and share resources to prepare — no pressure, just information to help you feel confident when the time is right.

How do I know what I can afford?

Start with a free mortgage pre-approval — I can connect you with trusted lenders who'll walk you through your numbers and help define your price range. I also include a simple home budget calculator - ask me about it and I'll send it your way!

What if I have a house I need to sell first?

No problem — I help clients buy and sell all the time. I'll walk you through timing, prep, and pricing so we can make a plan that feels smooth and stress-free. Whether you need to sell first, buy first, or do both at the same time, I've got you.

Is right now the best time to buy?

The best time to buy is when it aligns with your goals. I'll help you understand what's happening in the market and guide you through timing, strategy, and next steps based on your situation.

the ROADMAP

WHAT IT ACTUALLY LOOKS LIKE TO BUY A HOME

01 LET'S TALK GOALS

We'll chat about your timeline, must-haves, and what buying a home actually looks like right now — no pressure, just real talk.

02 GET PRE-APPROVED & SET YOUR BUDGET

I'll can connect you with a trusted lender to figure out your price range, monthly payments, and the best loan options for your situation.

03 MAKE IT OFFICIAL

We'll review and sign a buyer agreement so I can fully represent you, advocate for your best interest, and start unlocking off-market opportunities.

04 START YOUR HOME SEARCH

You'll get a personalized VIP home search (and access to listings you might not find online). We'll tour the good ones and rule out the rest — no wasted weekends.

05 MAKE AN OFFER & GO UNDER CONTRACT

Found the one? I'll walk you through the offer, negotiations, inspections, and all the fine print — with strategy at every step.

06 CLOSE + CELEBRATE

Once the paperwork is done and the keys are yours, we celebrate (and yes, I'll still be here if you need anything after closing).

THE “*Just Browsing*” BUYER BLUEPRINT

1–2 years out? Perfect.

Buying later doesn't mean you have to wait to get organized. In fact, this is the best time to lay the groundwork so when you're ready, you're not starting from scratch — you're ready to move.



What to focus on now?

Check your credit score and work on improving it (ideally 700+ for best loan options).

Open a high-yield savings account (HYSA) and start putting aside money for your down payment, closing costs, and moving expenses.

Use a home budget calculator to get a ballpark of your budget

Explore neighborhoods and get clear on your lifestyle must-haves.

Set up a VIP Home Search with me so you can watch the market in real time and learn what your money can get you.

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HOW TO FIND *off-market homes*



Not everything worth buying is on Zillow.

In competitive markets (or if you're searching for something super specific), waiting for the perfect listing to pop up on the MLS isn't always the move.

Here's how I help clients get ahead of the crowd...



- Targeted mailers to homeowners in neighborhoods you're eyeing.
- Tapping into agent-only networks where homes are shared before they hit the market.
- Social campaigns to attract potential sellers who haven't listed yet.
- Personal outreach to past clients & contacts who might be a match.

Because you deserve an agent who doesn't just set up a home search and hope for the best.

WHAT'S YOUR *next step?*

When you're ready to move forward, we start one of two ways:

1. Book a quick strategy call
We'll talk timing, budget, and game plan.

2. Not a call person?
Fill out my short Buying Form and I'll take it from there.

Next, we confirm financing, build your search, and start touring with intention.

Once we begin, I guide the entire process. You won't be figuring it out alone.

Let me know when you're ready.

Your next move starts here —
and I'll guide you the whole way.



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