

HOW TO SUCCESSFULLY

buy

YOUR DREAM HOME



SARAH SNAPP,
REALTOR



welcome

hi, I'm Sarah

Welcome!

I'm Sarah Snapp, Broker/Owner of Cedar & Stone Real Estate Co. and a local Realtor serving the Brazos Valley.

Buying a home is exciting—but there are a lot of moving pieces along the way. I created this guide to give you a simple, straightforward look at what to expect from the beginning of your search all the way to closing day.

My job is to help you understand your options, ask the right questions, and feel confident in the decisions you're making along the way.

Whether you're buying your first home, moving to the area, purchasing land, or just starting to see what's out there, I'm here when you're ready.

Let's find your place in the Brazos Valley.

Sarah Snapp

successful **BUYING PROCESS**



I KNOW THAT BUYING YOUR HOME CAN BE STRESSFUL...

Buying a house can feel overwhelming, but with me as your agent, you don't have to worry. I handle the details, from finding the right home to negotiating the best deal, to handling any and all inspections. I take what is complicated to most people and wrap a pretty little bow around the whole process so you NEVER have to stress.

P.S. After this buyers guide you'll know I'm the perfect agent to work with!



why you need an agent

- Inspections (home, termite, roof, radon, pool, septic)
- Lender Recommendations (to ensure the best rate)
- Send new listings in your area and price point
- Access to potential off market properties
- What expenses you'll encounter during the buying process
- Knowledge of the New construction process
- What contingencies to have in place to protect you (the buyer)
- How long is the process once you go under contract



FUN FACT:

I'm not the realtor looking to close the most deals each year; I'm not interested in being "sales-y" just to get a commission.. I'm the realtor who wants YOUR best interest at heart, and I will fight for YOU every step of the way.

I have a saying in my business "It's never about the commission and its ALWAYS about the client.

• *-Sarah*

let's chat

BUYERS REP AGREEMENT



Before we begin viewing homes, as of August 17th 2024 every realtor in the industry has to have a Buyer's Representation Agreement signed with their clients before showing homes. (If agents show with out it signed we get fined and get have our license evoked.)

This agreement is critical in making me your dedicated agent, meaning I'm fully committed to working in your best interest throughout the entire home-buying process. It allows me to provide you with the highest level of service, giving you access to my expert advice, negotiation skills, and full support. My social media connections and any/all of my off market properties. The agreement is a a great way to make sure we are all on the same page, ensuring that we're both clear on our roles and that you're protected as a buyer. Once it's signed, we can start finding your perfect home with confidence!

our trusted

**Lender
Partners**

USE OUR TRUSTED LENDER PARTNERS TO GUIDE YOU THROUGH THE HOME FINANCING PROCESS



Brian Dorsey

Good Faith Mortgage LLC

Phone: 512.922.3133

Email: brian@gfmortgages.com

Matt Stolz

Citizens State Bank

Phone: 979.289.3151

Email: mstolz@csbtx.bank





home loan application checklist

PERSONAL INFORMATION

- Full name
- Date of birth
- Social security number
- Contact information (phone, email, address)

EMPLOYMENT INFORMATION

- Current employer's name, address, and phone number
- Length of time with current employer
- Position/title
- Income information (salary, bonuses, commissions, etc.)

FINANCIAL INFORMATION

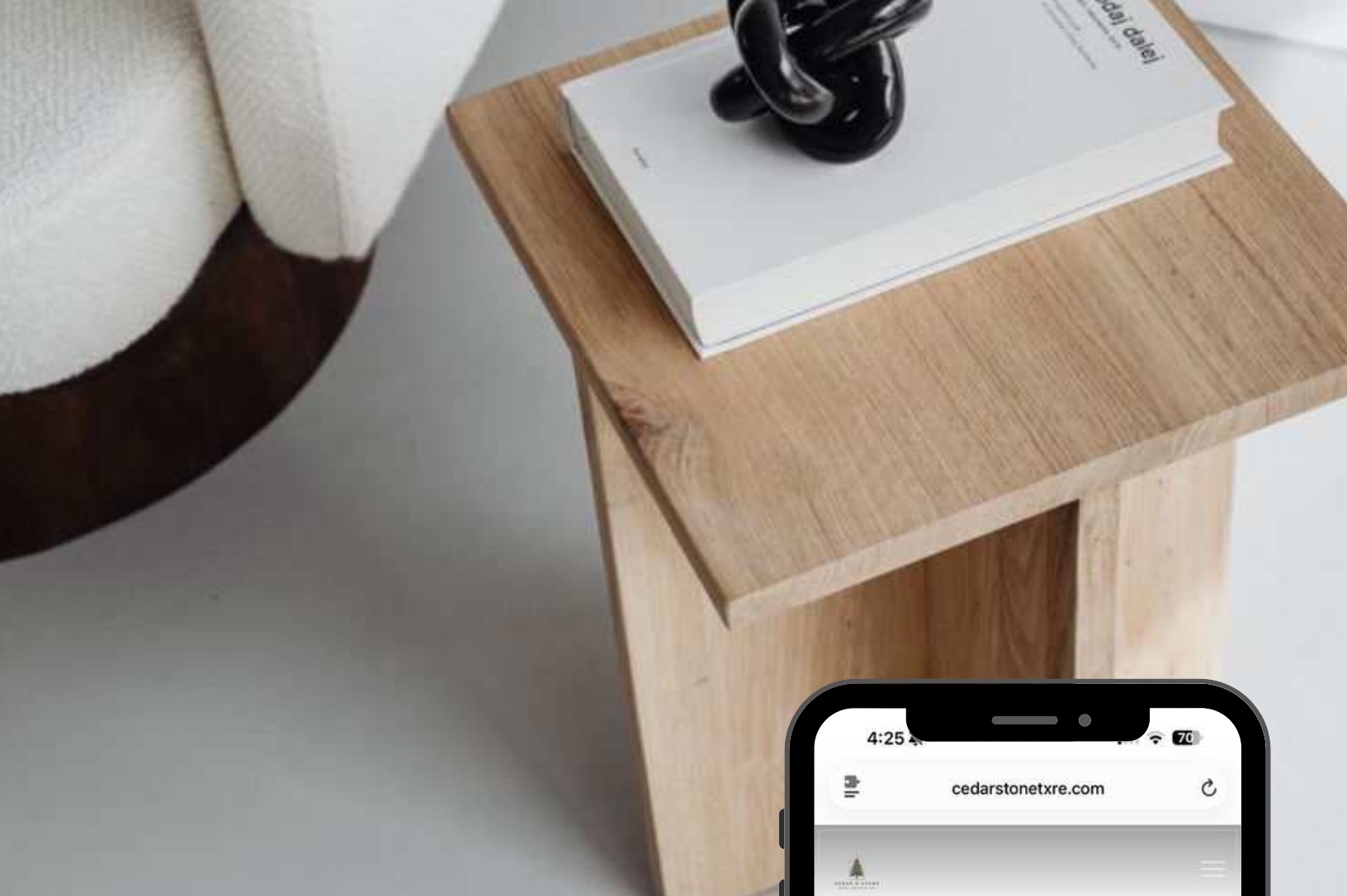
- Bank account information (checking, savings, investments, etc.)
- Other assets (real estate, vehicles, etc.)
- Current debts (credit cards, student loans, car loans, etc.)
- Credit score and history

PROPERTY INFORMATION

- Property address
- Type of property (single-family, condo, townhouse, etc.)
- Purchase price
- Down payment amount

DOCUMENTATION

- Government-issued ID (passport, driver's license, etc.)
- Proof of income (pay stubs, tax returns, etc.)
- Bank statements
- W-2 forms
- Employment verification letter
- Homeowners insurance policy

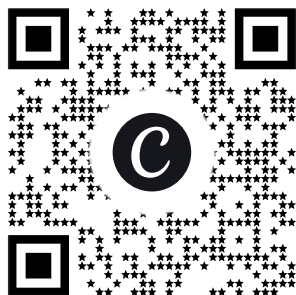


start your search

ONLINE HOME SEARCH

RReady to see what's out there?
Search homes for sale throughout
the Brazos Valley directly on my
website. Save your favorites, keep
track of the properties you love, and
get updates when new homes hit
the market.

SCAN TO SEARCH HOMES



START YOUR HOME SEARCH



homebuying checklist

01

BUDGET

- ☐ Calculate your monthly income/debt
- ☐ Check your credit report/FICO score
- ☐ Use a mortgage calculator
- ☐ Establish your downpayment

02

MORTGAGE PRE-APPROVAL

- ☐ Choose your mortgage type
- ☐ Research to find the best lender
- ☐ Shop for the best interest rates

03

DETERMINE YOUR WANTS & NEEDS IN A HOME

- ☐ Choose a location
- ☐ Choose a type of home
- ☐ Choose a size
- ☐ Choose a price range

04

WORK WITH A REAL ESTATE PROFESSIONAL

- ☐ Get a referral from friends/family
- ☐ Interview agents and ask them about buyer's representation contracts and agreements
- ☐ Go over your wants and needs

homebuying checklist

05

SEARCH FOR HOMES

- ☐ Browse properties online (Zillow, Redfin, Realtor.com)
- ☐ Your agent will set up new listing notifications for you
- ☐ Go on home tours and attend open houses

06

MAKE AN OFFER AND NEGOTIATE

- ☐ Determine the purchase price and include any contingencies
- ☐ Read the Purchase and Sale agreement thoroughly before signing
- ☐ Place a competitive bid and be prepared to make a counter offer

07

FINALIZE THE DEAL

- ☐ Your agent will assist you with requesting the home appraisal and home inspection
- ☐ Choose a home insurance company
- ☐ Complete the loan process with the lender

08

CLOSE THE PURCHASE

- ☐ Review the settlement document prior to closing to see how funds will be collected/distributed
- ☐ Obtain a cashier's check for the amount you need to bring to closing, including the down payment and closing costs



contingency period

In real estate, a "contingency" refers to a condition of the Agreement of Sale that needs to occur in order for the transaction to keep moving forward. As the buyer, there are many contingencies that you can choose to include in your contract.

Passing this period, if everything looks good at this point, there are just two more stages before closing: a title search and transfer of ownership.

By working closely with me, you'll be better able to understand what contingencies are all about, when they're most likely to be necessary, and what you can do to make sure you're in the best position possible for dealing with contingencies when they arise.

COMMON CONTINGENCIES: Sale-of-home contingency, financing contingency, inspection contingency, appraisal contingency.



details of contingencies

01 Inspection Contingency

Every contract has an inspection contingency. This is where the buyer is able to do their due-diligence on the property with a _____ professional inspection. _____

02 Financing Contingency

Most contracts are also contingent on the buyer's financing. We don't accept offers unless we have the buyer's pre-approval from a _____ lender. _____

03 Appraisal Contingency

Inside the buyer's financing there is often an appraisal contingency. This means the buyer's financing is contingent upon the home appraising for their purchase price.

04 Home Sale Contingency

Some contracts are also contingent upon the buyer selling and closing on their current home. There will be additional paperwork and dates we abide by with this type of contingency.



closing day

This is it! The big day!!! I've done this dozens of times and I promise you, we'll get through it just fine. You'll be signing a lot of paperwork today, most of it pretty dull, all of it important. The good news is, it's all paperwork we'll have already reviewed. After you sign everything...the deal is closed once the following is done:

The deed isn't a legal document until it has been recorded by the county recorder's office. Once each party has signed, the title company will send it to record. This can take a few hours.

Once the deed records, and the funding has been processed by both title companies.. you'll get the keys to your NEW HOUSE! (i'll be giving you play by play updates of all of this!)



communication

- Weekly check-ins with me even if we aren't actively looking that week
- Weekly check-ins with your lender to make sure everything is running smoothly
- I will be handling all communication with the listing agent the entire time
- I will handle all title/attorney communication throughout the entire transaction

what others **ARE SAYING**



SARAH WAS SO EASY TO WORK WITH ON THE SALE OF OUR HOME IN SNOOK. SHE HAD GREAT PHOTOS OF THE INSIDE AND OUTSIDE. ON THE MARKET LESS THAN 2 WEEKS! SHE COMMUNICATED WITH US EVERY STEP OF THE WAY. SHE'S THE REALTOR YOU WANT IF YOU'RE MOTIVATED TO SELL YOUR PROPERTY!

LAURA R.



I HIGHLY RECOMMEND SARAH SNAPP! SHE IS AN AMAZING REALTOR WHO CONSISTENTLY GOES ABOVE AND BEYOND. SHE LISTENS CAREFULLY, COMMUNICATES CLEARLY, AND ALWAYS WORKS HARD TO ACHIEVE THE RESULTS I'M LOOKING FOR. HER DEDICATION, PROFESSIONALISM, AND GENUINE COMMITMENT MAKE THE ENTIRE PROCESS FEEL SMOOTH AND STRESS FREE. I'M GRATEFUL TO HAVE HER ON MY SIDE! I WILL USE HER FOR ALL MY REAL ESTATE NEEDS.

RENE V.



SARAH BOTH SOLD A HOUSE, AND HELPED US FIND OUR HOME. WHEN ANOTHER AGENT LED US DOWN A PATH OF NOWHERE, SARAH RELUCTANTLY JUMPED IN OUT HER AREA OF EXPERTISE, DID A TON OF WORK, AND WENT OUT OF HER WAY, AND GOT IT SOLD. DURING THIS TIME, SHE WAS HELPING US FIND A NEW HOME. SHE PUT IN A TON OF WORK, AND EXTRA WORK TO FIND US NEW OPTIONS. THERE ARE AGENTS OUT THERE WHO DO THE MINIMAL, OR TELL YOU EVERYTHING IS GOING TO BE ROSY. THERE AREN'T MANY WHO ARE HONEST, WORK INCREDIBLY HARD, AND ARE ACCESSIBLE. WITH EXPERIENCE HAVING HER SELL, AND HELP US BUY, THERE ISN'T ANYONE ELSE WE WOULD CALL IF WE WERE LOOKING, AND WE CONSTANTLY RECOMMEND HER TO FRIENDS. STOP READING, DO YOURSELF A FAVOR, AND CALL CEDAR & STONE REAL ESTATE, YOU WON'T REGRET THAT DECISION. WHEN IT COMES TO A PLACE TO LIVE, ONE OF THE MOST IMPORTANT DECISIONS YOU CAN MAKE, THERE IS NOBODY ELSE YOU'D WANT ON YOUR SIDE

LUKE D.



CEDAR & STONE
REAL ESTATE CO.

*ready to find your
dream home?*

I can't wait to help!



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