

Buyers GUIDE

COMPLETE GUIDE FOR MODERN DAY REAL ESTATE




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Realtor & Certified Stager



Shannon Ficklin

GET TO KNOW YOUR REAL ESTATE AGENT

My passion is to educate and empower my clients so they can make the best decision for themselves through their real estate journey. I love to serve my clients in a way that best benefits their needs. I have been a Realtor since 2014 and used to work for a big real estate team in the area for over 5 years where I sold hundreds of houses.

With this high volume of transactions, I realized I wasn't able to service my clients in the way I wanted. Through this realization, I moved to Broadstone Realty LLC years ago so I could give a much more personable service to my clients.

As part of that personal service, I partner with clients by sharing my expertise in selling and knowledge in staging to get their house ready for the market and sold for top dollar. Through the buying process, I help buyers think through critical features of the house, location, condition, and price of the property before purchasing one of the largest purchases in their lifetime.

My goal is to walk alongside my clients throughout the entire process and beyond so I can be their Realtor for any real estate needs now or in the future. You can trust that I have the experience, expertise, passion, and knowledge to be your trusted Realtor.

BUYERS QUESTIONNAIRE

NAME _____

ADDRESS _____

PHONE _____

EMAIL _____

DESIRED LOCATION

Look and feel of preferred area.

PRICING & FINANCING

What is your price range? If you need financing, are you pre-qualified yet?

TIMEFRAME

Do you need to sell a current home? Ideal move in time?

INTERIOR

Number of Bedrooms? Bathrooms? Total square feet? Other interior requirements?

EXTERIOR

Lot size? Garage? Pool? Other exterior requirements?

the Process

A QUICK GUIDE TO THE BUYING PROCESS

01

CONSULTATION

Meet with your Real Estate Agent! Discuss what you are looking for.

02

PRE-QUALIFIED

If you need financing get pre-approved by a trusted lender

03

HOME SEARCH!

Your agent will narrow down options and show you homes of interest.

04

MAKE AN OFFER!

Negotiate the offer and get it accepted!
Contingent on inspection.

05

HOME INSPECTION

Discuss results, decide if any repairs are needed.

06

APPRAISAL & TITLE SEARCH

The lender orders the appraisal, title search and final financing is set.

07

CLOSING

Sign papers and pop the bubbly! Congratulations, you are homeowner.





THE INITIAL PROCESS

1. CONSULTATION

I would love to chat with you about your needs, wishes and wants in your new home!

- How long have you been looking for a new home?
- What areas and neighborhoods are you looking at?
- What is your Plan B, if you can't find the home you have in mind?
- What are some of your must have items?
- What are deal breaker items?

2. PRE- APPROVAL

This is a quick necessary process the helps narrow down and determine how much you can afford! Lenders typically recommend a home that costs no more than three to five times your annual household income, with a 20% down payment. However, there are several different loan options that lenders offer so it is best to discuss your options with a trusted lender.

"Shannon helped us buy and sell our home. As a mortgage professional I am extremely picky on who I am willing to deal with. Shannon knocked it out of the park for us and we couldn't be more pleased. Highly recommend!!" Jamie F. in Leander, TX



YOUR DREAM HOME

3. LET'S START THE SEARCH

I will tailor listings based on your desired criteria and area. I will also help you "think outside the box" about possible areas or other things to consider. A search system will be set up specifically for you and will send you homes within the desired areas and criteria.

Once you find the properties you want to see, we will schedule a day/time to view the properties. I will help you think through various things as you walk through the houses, such as, I will point out any concerns about condition I may notice, ask questions about what may or may not work for your family with the layout of the house, etc. I am on YOUR SIDE and want to help you think of everything to make sure it's the one you love before making an offer.

4. MAKING AN OFFER

Now is the exciting time! When you are ready to make an offer, we will discuss the terms of the contract and determine the best offer together. It is important to write a good offer or you can run the risk of the seller not responding or even losing the property to another buyer making an offer.

- Discuss the terms and demands of the market
- Write the offer YOU are comfortable with offering
- Use my accredited negotiating skills to fight for YOU
- Sign and execute the contract after winning



INSPECTIONS AND MORE

5. HOME INSPECTIONS

The immediate step after your offer is accepted is to schedule a home inspection. You will have a certain number of days to complete this inspection after the offer was accepted. This also includes termite inspection if you are in an area where this would be affected.

The home inspection report will point out any and all areas that are defective. Our goal is to address major safety concerns or big-ticket items that are in need of repair. Those concerns will be addressed and negotiated between seller and buyer agents.

6. APPRAISAL, TITLE SEARCH & FINAL LENDER LETTER

The title is the right to own, possess, use, and control of a property. When purchasing a home you are buying a seller's title to the home. Before closing a title search is done to ensure there are no liens or problems that might prevent a clean title for you to close on the home.

If you are getting a loan to purchase the home, the appraisal will be ordered through the lender. An appraisal is an estimate of the property value. The approval is not only to justify the lender's investment but to help keep the buyer from overpaying on a property. Your lender will charge you the fee for the appraisal at closing.

Final commitment lender's letter approves your home loan! You will receive a letter and loan term for your mortgage agreement. Your final letter will include your annual percentage rates, monthly fees, and payment information for the loan.



CLOSING TIME

7. THE CLOSING

The closing process finalizes the purchase of your home.

A FEW THINGS TO BRING

- A valid government issued photo ID
- Cashier's check or account information for wiring funds – whichever preferred payment method the title company requires for the total amount due
- Any outstanding documents for the title company or loan officer

CLOSING COSTS

Fees typically total 3% – 7% of the total purchase price and can include:

- Escrow Fees
- Recording fees
- Application and underwriting fees
- Appraisal Fees
- Local Transfer Taxes
- Homeowners Insurance
- Homeowners Association Fees, if applicable



QUICK GUIDE TO LOCAL SERVICE PROVIDERS IN YOUR AREA

HOME INSPECTORS

Inspect It Austin.... 512.657.3460
Doyenne Home Inspections....831.869.8604

MOVING COMPANIES

Square Cow Movers....512.975.4400
A Line Relocation Movers...512.968.8883
Valet Movers....512.456.3333
ACE Movers....512.750.9688

PLUMBERS AND ELECTRICIANS

Radiant Plumbing & AC....512.263.9988
Integrity Mechanical....512.773.4988
Conquest Electrical
Contracting....512.954.1330

TERMITE & LANDSCAPERS

Vector 1 Termite & Pest
Services...512.699.7884
Landscaper, Gonzalo Tinajero....512.363.2824
Sprinkler Medics Austin....512.710.7274