THE ULTIMATE

BUYER'S guide



PINEHURST REALTY

Tracy Hurst

Experienced Real Estate Agent

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A STEP-BY-STEP PROCESS TO YOUR NEW HOME

Welcome to The Home Buyer's Guide!
Gain the knowledge and confidence to buy your dream home successfully.
Explore the interesting topics covered in this guide.

WELCOME

Turning Your Real Estate Dreams Into Reality.

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PINEHURST
REALTY

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Broker/Owner

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ABOUT ME

Hello! I'm Tracy Hurst, a dedicated and experienced real estate agent.

With 10 years of experience in the industry, I have helped numerous clients successfully navigate the home buyer process. I hold numerous certifications & designations, including At Home With Diversity (AHWD), Graduate, REALTOR® Institute (GRI), Military Relocation Professional (MRP), Short Sales and Foreclosure Resource (SFR®), and is a graduate of the Texas REALTORS® Leadership Program (TRLP), one of the Texas Association of REALTORS®' highest leadership honors. I am committed to staying up-to-date with the latest market trends and industry best practices. I understand that buying a home can be a significant life event, and I am here to guide you every step of the way with professionalism and expertise. Feel free to reach out to me and let's discuss how I can help you achieve your real estate goals.

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FAIR HOUSING AND EQUAL OPPORTUNITY

As a Broker/Owner of Pinehurst Realty LLC, I am committed to providing equal housing opportunities to all clients, adhering strictly to Fair Housing Laws and the NAR Code of Ethics. These laws ensure that every individual has the right to purchase or rent housing without facing discrimination based on their race, color, religion, sex, disability, familial status, or national origin.

My Commitment to Equal Opportunity

I am committed to fostering an inclusive real estate experience where all clients, regardless of background, are given equal access to housing opportunities. This includes:

- Offering the same level of service to every client, ensuring transparency and fairness throughout the buying or selling process.
- Recommending properties without bias and with full respect for your preferences, needs, and budget.
- Ensuring communication that is clear, respectful, and free from any form of prejudice or bias.

Your Rights as a Homebuyer

As a homebuyer, you have the right to:

- Fair and equal treatment throughout your property search.
- Access to all available housing options, without discrimination.
- Timely communication and assistance from your real estate agent, without bias or favoritism.
- Protection from discriminatory practices in any part of the housing transaction, including applying for loans, viewing properties, and negotiating contracts.







DEFINING YOUR NEEDS

Understanding your specific requirements will help narrow down the options and make your home-buying journey more focused and efficient.

*Please rate the importance of each feature**

EXTERIOR FEATURES:

	1	2	3
Yard	☐	☐	☐
Fenced yard	☐	☐	☐
Patio	☐	☐	☐
Balcony	☐	☐	☐
Deck	☐	☐	☐
Garage	☐	☐	☐
Driveway	☐	☐	☐
Pool	☐	☐	☐
Garden	☐	☐	☐
Outdoor kitchen	☐	☐	☐
Porch	☐	☐	☐
Shed/Storage	☐	☐	☐
Solar panels	☐	☐	☐

ADDITIONAL FEATURES:

Energy-efficient appliances	☐	☐	☐
Smart thermostat	☐	☐	☐
Security system	☐	☐	☐
Home gym	☐	☐	☐
Media/Entertainment room	☐	☐	☐
Separate dining room	☐	☐	☐
Guest room	☐	☐	☐

PROXIMITY TO:

Schools	☐	☐	☐
Public transportation	☐	☐	☐
Shopping centers	☐	☐	☐
Parks or playgrounds	☐	☐	☐
Medical facilities	☐	☐	☐
Restaurants and cafes	☐	☐	☐
Gyms/Fitness centers	☐	☐	☐
Entertainment venues	☐	☐	☐

INTERIOR FEATURES:

	1	2	3
Open floor plan	☐	☐	☐
High ceilings	☐	☐	☐
Hardwood floors	☐	☐	☐
Carpet	☐	☐	☐
Tile floors	☐	☐	☐
Fireplace	☐	☐	☐
Smart home technology	☐	☐	☐
Home office	☐	☐	☐
Finished basement	☐	☐	☐
Attic	☐	☐	☐
Laundry room	☐	☐	☐
Walk-in closet	☐	☐	☐
Pantry	☐	☐	☐
Natural light	☐	☐	☐
Large windows	☐	☐	☐
Central air conditioning	☐	☐	☐
Ceiling fans	☐	☐	☐

ADDITIONAL FEATURES:

Wheelchair ramps	☐	☐	☐
Step-free entry	☐	☐	☐
Wide doorways	☐	☐	☐
Single-story layout	☐	☐	☐
Stairlift or elevator	☐	☐	☐
Roll-in shower	☐	☐	☐
Grab bars in bathrooms	☐	☐	☐
Lowered sinks	☐	☐	☐
Walk-in bathtub	☐	☐	☐
Non-slip flooring	☐	☐	☐
Accessible light switches	☐	☐	☐
Accessible parking	☐	☐	☐
Bonus room	☐	☐	☐

KITCHEN FEATURES:

	1	2	3
Granite/Quartz countertops	☐	☐	☐
Stainless steel appliances	☐	☐	☐
Gas stove	☐	☐	☐
Island or breakfast bar	☐	☐	☐
Eat-in kitchen	☐	☐	☐
Double oven	☐	☐	☐
Walk-in pantry	☐	☐	☐
Custom cabinetry	☐	☐	☐
Wine fridge	☐	☐	☐
Updated/Modern design	☐	☐	☐

BATHROOM FEATURES:

Double vanity	☐	☐	☐
Separate shower and tub	☐	☐	☐
Walk-in shower	☐	☐	☐
Jetted tub	☐	☐	☐
Heated floors	☐	☐	☐
Linen closet	☐	☐	☐
Updated fixtures	☐	☐	☐

COMMUNITY AMENITIES:

24/7 security	☐	☐	☐
Planned community events	☐	☐	☐
Kids' play area	☐	☐	☐
Pet-friendly	☐	☐	☐
Active adult/55+ community	☐	☐	☐
Walkable neighborhood	☐	☐	☐
Quiet, low-traffic streets	☐	☐	☐
Friendly neighbors	☐	☐	☐
Low crime rate	☐	☐	☐

** 1-Must Have*
2-Nice to Have
3-Not Important

HOME PREFERENCES

Finding the perfect home begins with understanding your specific needs and lifestyle.

By identifying these criteria upfront, we can focus our search on homes that meet your unique requirements and make the home-buying process more efficient and enjoyable. Take some time to think about your must-haves, nice-to-haves, and any deal breakers.

PROPERTY PREFERENCES

Desired location(s): _____ *(City/Neighborhood)* **Badrooom:** _____ **Floors:** _____

Preferred square footage: _____ *(Approximate size)* **Bathroom:** _____ **Garage space:** _____

Property type you are interested in:

- ☐ Single-family home
- ☐ Condo/Townhouse
- ☐ Apartment
- ☐ Multi-family home
- ☐ Other:

Architectural styles:

- ☐ Modern
- ☐ Traditional
- ☐ Colonial
- ☐ Mediterranean
- ☐ No preference

Preferred home features:

- ☐ Home office
- ☐ Finished basement
- ☐ Updated kitchen
- ☐ Energy-efficient appliances
- ☐ Smart home technology

After outlining your basic needs, it's important to consider additional factors that can significantly impact your decision. Think about the lifestyle and amenities you desire in your new home, as well as any specific requirements related to your daily routines or future plans.

LIFESTYLE PREFERENCES

What type of lifestyle best describes your household?

- ☐ Quiet and private
- ☐ Social and outgoing
- ☐ Active/Outdoor-focused
- ☐ Homebodies

Do you often entertain guests at home?

- ☐ Yes, frequently
- ☐ Occasionally
- ☐ Rarely

Do you work from home?

- ☐ Yes, full-time
- ☐ Yes, part-time
- ☐ No

What nearby amenities are important to your lifestyle?

- ☐ Parks and nature trails
- ☐ Restaurants and nightlife
- ☐ Shopping and retail centers
- ☐ Gyms and fitness centers
- ☐ Schools and daycare
- ☐ Public transportation

SHOWINGS

Preferred days for home showings:

- ☐ Monday
- ☐ Tuesday
- ☐ Wednesday
- ☐ Thursday
- ☐ Friday
- ☐ Saturday
- ☐ Sunday

Preferred time for home showings:

- ☐ Morning (9 AM–12 PM)
- ☐ Afternoon (12 PM–4 PM)
- ☐ Evening (4 PM–7 PM)

How Much Can You Afford?

Explanation of Budgeting

Creating a budget involves evaluating your income, expenses, and any existing debts to determine how much you can allocate to a mortgage payment each month. To ensure a realistic budget, consider the following factors:

- **Monthly income:** This includes your salary, bonuses, and any other income sources.
- **Existing debts:** Include credit card payments, car loans, student loans, or other monthly obligations.
- **Living expenses:** Factor in utilities, groceries, entertainment, and other recurring costs.
- **Savings:** It's essential to have savings for a down payment, emergency funds, and potential maintenance costs after buying the home.
- **Debt-to-Income Ratio (DTI):** Most lenders recommend keeping your DTI below 36%. This means no more than 36% of your gross monthly income should go toward debt payments, including your mortgage.





YOUR BUDGET

Tips on Understanding Mortgage Options:

Before applying for a mortgage, it's crucial to understand the types of loans available and their terms.

TYPES OF MORTGAGE OPTIONS

Fixed-Rate Mortgage

- Interest rate stays the same throughout the loan term.
- Provides stable monthly payments, ideal for long-term planning.

Adjustable-Rate Mortgage

- Initial lower interest rate that adjusts after a fixed period.
- Payments may increase or decrease based on the market interest rate.

Government-Backed Loans

- **FHA Loans**: Low down payments (as little as 3.5%) and easier credit qualifications.
- **VA Loans:** Available to veterans and service members, often with no down payment required.
- **USDA Loans:** For rural homebuyers, offering low or no down payment options.

Interest-Only Mortgage

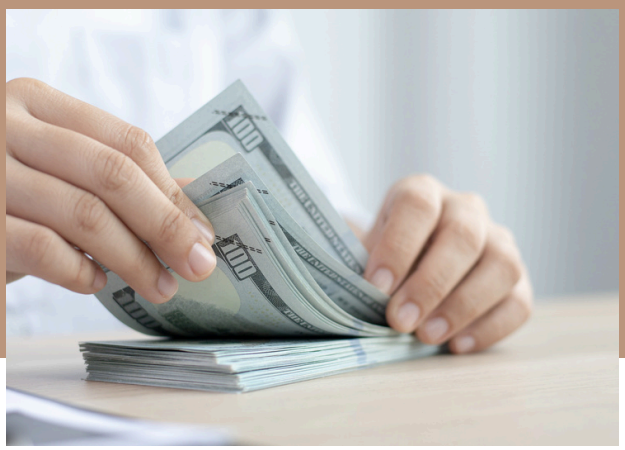
- Only the interest is paid for a set period (e.g., 5-10 years), with larger payments due later.
- Risky for long-term affordability, typically for investors or buyers planning to sell before the higher payments kick in.

LOAN PRE-APPROVAL

and Why It's Important

Getting pre-approved for a mortgage gives you a clear picture of how much you can borrow. It also shows sellers that you're serious about buying. To get pre-approved, you'll need to provide your lender with:

- Recent bank statements and pay stubs
- Tax returns and W-2s (usually for the last two years)
- Proof of assets and savings
- Credit report





Understanding

DOWN PAYMENTS

The down payment is the portion of the home's price you pay upfront. The amount you put down can significantly impact your loan terms, interest rates, and whether you'll need mortgage insurance.

- 20% down payment: If you can afford it, a 20% down payment is ideal because it typically allows you to avoid paying private mortgage insurance.
- 5%-15% down payment: With a smaller down payment, you may need to pay PMI, but this option can help you enter the market sooner.
- Low down payment options: Certain loan programs, like FHA loans, allow you to put down as little as 3.5%, making homeownership more accessible.

LENDER CHECKLIST

Your lender may need the following from you:

□ Valid driver's license
□ Most recent statements (last two months) on all checking, savings, stock, mutual fund, or IRA accounts
□ Most recent pay stubs for the last 30 days
□ W-2 forms and full tax returns for the past 2 years
□ If self-employed or own more than 25% of a business: business tax returns for the past 2 years
□ If divorced: copy of final decree, including financial settlement pages
□ Documentation of any resolved or unresolved credit disputes
□ Loan information for other real estate owned, including balance, payment, and rents collected
□ Sales contract of home
□ Funds for credit report and appraisal
□ Accurate addresses and landlord/mortgage company information for past two years
□ Certificate of Eligibility and DD-214 or statement of service (VA loans)
□ If previous bankruptcy: entire bankruptcy paperwork with copy of discharge
□ If applying jointly: each borrower's date of birth, SSN, and matching documentation
□ Settlement statement, if you sold property in the last three months

*Lender may ask for other documentation.

BEFOREYOUCLOSE

Eight Things Not To Do

PINEHURST REALTY

The stretch between a signed contract and the closing table is the one place buyers lose a house they've already won. Your loan isn't final until it funds — so for these few weeks, keep everything boring.

1 Don't apply for new credit.

Anew card, storefinancing,orauto loan adds an inquiry and new debt to your file. Lenders re-pull credit days before closing — a surprise there can delay or sink the loan.

2 Don't make large purchases.

Furniture,appliances, atruck. Even paying cash counts, because it drains the reserves your lender already verified. Wait until after the keys are in your hand.

3 Don't change jobs or how you're paid.

Switching employers, goingfrom salaried to1099, or moving to commission-only can undo your approval. If a change is coming, tell your lender before it happens.

4 Don't move money between accounts.

Underwritersneed acleanpapertrail.Largetransfers, cash deposits, or gift money that appears without documentation will stall your file.

5 Don't co-sign for anyone.

Your cousin'scarloanbecomesyour debt on paper. It changes your debt-to-income ratio the same as if you'd borrowed the money yourself.

6 Don't close old credit cards.

Itfeels responsible, but it shortens your credit history and raises your utilization ratio. Both can pull your score down at the worst possible moment.

7 Don't miss a payment.

Onelate paymenton anything — card, student loan, phone bill — can move your score enough to change your interest rate or your eligibility.

8 Don't go quiet on your lender.

When theyask foradocument,senditthe same day. Most closing delays are not dramatic; they're a form somebody forgot to return.

When in doubt, call before you act.

Onephonecalltakestwominutes.Undoing a credit inquiry takes months.

Tracy Hurst, Broker/Owner | 903-752-6975 | Pinehurst Realty LLC

BUYER-AGENT COMPENSATION

Seller Offers Compensation

The seller may choose to pay the buyer's agent a portion of the home sale price. The amount is now discussed off-MLS (for example by email or private remarks), and must appear in your Buyer Representation Agreement.

- No direct payment required from the buyer.
- This can be negotiated as part of the overall purchase agreement.

**Transparency is improved, and you can still request a seller credit to cover your agent's fee.*

Buyer Pays the Buyer's Agent Directly

Buyers may choose — or be required — to pay their agent using personal funds or by rolling the fee into the loan (if allowed by the lender).

- Fee structure can be flat-rate, percentage-based, or hourly.
- Must be clearly defined in the Buyer Representation Agreement.

**You know the exact cost up front and can compare agents based on price and service, not commission alone.*

Negotiated or Shared Commission

This flexible approach lets buyers and sellers negotiate how to split the cost of buyer representation.

- Must be spelled out in both your offer and your buyer agreement.
- Often included as a seller credit or closing cost.

**Helps reduce your immediate out-of-pocket costs while keeping the transaction transparent.*

These scenarios reflect the new compensation rules that promote transparency and flexibility in real estate transactions



Transparent COMPENSATION

Before We Start Touring Homes

Beginning August 17, 2024, every buyer working with an MLS-member agent must sign a written Buyer Representation Agreement. This agreement must clearly explain how much your agent will be paid, who will pay them, and when. Compensation is always negotiable and can come from the seller, buyer, or be shared. However, compensation can no longer be advertised in the MLS.

The 2025 NAR settlement introduces new rules that promote transparency by requiring buyers and agents to agree on compensation before touring homes. Here's what's important:

- Compensation amounts are no longer displayed in the MLS. Buyers will receive this information directly through a signed Buyer Representation Agreement.
- Buyers now choose how they want to pay their agent — directly, via a seller credit, or by negotiating a shared structure.
- This agreement must include the agent's fee type (percentage, flat-rate, hourly), who pays it, and when it is paid.

BUYER AGREEMENT

The Buyer Representation Agreement is a formal contract that outlines the relationship between you and your real estate agent. This agreement ensures both parties understand their responsibilities and protects your interests throughout the home-buying process.

**The full contract will be attached for your review.*

Our Services Include:

- ***Property Search and Evaluation***

We assist in identifying properties that meet your criteria, including personalized property searches based on your needs and preferences.

- ***Market Analysis***

We provide detailed market analysis, including comparable property evaluations, to help you make informed decisions.

- ***Negotiation Assistance***

We negotiate on your behalf to secure the best price and terms, ensuring all contractual obligations protect your interests.

- ***Transaction Support***

From coordinating inspections and appraisals to assisting with financing and title issues, we guide you through every step of the transaction process.

- ***Closing Assistance***

We ensure a smooth closing, managing final details like paperwork, contracts, and coordinating with lenders and attorneys.

Buyer Responsibilities:

- ***Exclusive Representation***

By signing this agreement, you agree to work exclusively with our firm to purchase properties. This ensures dedicated service and resources for your home search.

- ***Financial Readiness***

You are responsible for securing pre-approval from a lender or confirming your financial ability to purchase a property. We will assist you with lender recommendations as needed.

- ***Timely Communication***

It's essential to maintain open and timely communication throughout the process. This ensures we can address any concerns and meet all deadlines.

- ***Good-Faith Effort***

You agree to act in good faith during the home-buying process, including making reasonable offers and adhering to the terms of the agreement.

Please review the full Buyer Representation Agreement attached. Once signed, we will begin working together to help you find your dream home.

Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

EQUAL HOUSING OPPORTUNITY

TYPES OF REAL ESTATE LICENSE HOLDERS:

- A BROKER is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A SALES AGENT must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

WRITTEN AGREEMENTS ARE REQUIRED IN CERTAIN SITUATIONS: A license holder who performs brokerage activity for a prospective buyer of residential property must enter into a written agreement with the buyer before showing any residential property to the buyer or if no residential property will be shown, before presenting an offer on behalf of the buyer. This written agreement must contain specific information required by Texas law. For more information on these requirements, see section 1101.563 of the Texas Occupations Code.

Even if a written agreement is not required, to avoid disputes, all agreements between you and a broker should be in writing and clearly establish: (i) the broker's duties and responsibilities to you and your obligations under the agreement; and (ii) the amount or rate of compensation the broker will receive and how this amount is determined.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent by the buyer or buyer's agent. An owner's agent fees are not set by law and are fully negotiable.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent. A buyer/tenant's agent fees are not set by law and are fully negotiable.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and
- buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
  - that the owner will accept a price less than the written asking price;
  - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
  - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

A LICENSE HOLDER CAN SHOW PROPERTY TO A BUYER/TENANT WITHOUT REPRESENTING THE BUYER/TENANT IF:

- The broker has not agreed with the buyer/tenant, either orally or in writing, to represent the buyer/tenant;
- The broker is not otherwise acting as the buyer/tenant's agent at the time of showing the property;
- The broker does not provide the buyer/tenant opinions or advice regarding the property or real estate transactions generally; and
- The broker does not perform any other act of real estate brokerage for the buyer/tenant.

Before showing a residential property to an unrepresented prospective buyer, a license holder must enter into a written agreement that contains the information required by section 1101.563 of the Texas Occupations Code. The agreement may not be exclusive and must be limited to no more than 14 days.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

PineHurst Realty LLC	**9017011-BB**	**tracy@pinehurst-realty.com**	**(903)752-6975**
Name of Sponsoring Broker (Licensed Individual or Business Entity)	License No.	Email	Phone
Tracy Hurst	**669754-B**	**tracy@pinehurst-realty.com**	**(903)752-6975**
Name of Designated Broker of Licensed Business Entity, if applicable	License No.	Email	Phone
Name of Licensed Supervisor of Sales Agent/Associate, if applicable	License No.	Email	Phone
Tracy Hurst	**669754-B**	**tracy@pinehurst-realty.com**	**(903)752-6975**
Name of Sales Agent/Associate	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials _____ _____ Date _____

THE TEXAS REAL ESTATE COMMISSION (TREC) REGULATES

REAL ESTATE BROKERS AND SALES AGENTS, REAL ESTATE INSPECTORS,

HOME WARRANTY COMPANIES, EASEMENT AND RIGHT-OF-WAY AGENTS,

AND TIMESHARE INTEREST PROVIDERS

YOU CAN FIND MORE INFORMATION AND

CHECK THE STATUS OF A LICENSE HOLDER AT

WWW.TREC.TEXAS.GOV

YOU CAN SEND A COMPLAINT AGAINST A LICENSE HOLDER TO TREC

A COMPLAINT FORM IS AVAILABLE ON THE TREC WEBSITE

TREC ADMINISTERS THE REAL ESTATE RECOVERY TRUST ACCOUNT WHICH MAY BE USED TO SATISFY A CIVIL COURT JUDGMENT AGAINST A BROKER, SALES AGENT, OR EASEMENT OR RIGHT-OF-WAY AGENT, IF CERTAIN REQUIREMENTS ARE MET.

REAL ESTATE INSPECTORS ARE REQUIRED TO MAINTAIN ERRORS AND OMISSIONS INSURANCE TO COVER LOSSES ARISING FROM THE PERFORMANCE OF A REAL ESTATE INSPECTION IN A NEGLIGENT OR INCOMPETENT MANNER.

PLEASE NOTE: INSPECTORS MAY LIMIT LIABILITY THROUGH PROVISIONS IN THE CONTRACT OR INSPECTION AGREEMENT BETWEEN THE INSPECTOR AND THEIR CLIENTS. PLEASE BE SURE TO READ ANY CONTRACT OR AGREEMENT CAREFULLY. IF YOU DO NOT UNDERSTAND ANY TERMS OR PROVISIONS, CONSULT AN ATTORNEY.

IF YOU HAVE QUESTIONS OR ISSUES ABOUT THE ACTIVITIES OF
A LICENSE HOLDER, THE COMPLAINT PROCESS, OR THE
RECOVERY FUNDS, PLEASE VISIT THE WEBSITE OR CONTACT TREC AT

TREC
TEXAS REAL ESTATE COMMISSION

TEXAS REAL ESTATE COMMISSION

P.O. BOX 12188

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Finding the Right

REAL ESTATE AGENT

Why I Am the Right Real Estate Agent for You:

- *Neighborhood Expertise:* Specialize in your desired areas, providing insights for your lifestyle and investment goals.
- *Market Trends:* Stay updated on local trends for informed decision-making.
- *Dedicated Attention:* Offer personalized recommendations based on your vision for a dream home.
- *Focus on Priorities:* Prioritize your key requirements, such as school districts and specific amenities.
- *Strategic Negotiation:* Secure the best price and favorable deal terms aligned with your finances.
- *Protecting Interests:* Ensure you get the best price and favorable contract details.
- *Frequent Updates:* Keep you informed from property searches to closing.
- *Prompt Responses:* Always available for immediate answers to your questions.
- *Post-Sale Support:* Ongoing advice on renovations and market updates to maximize investment.



Let's Work Together!

- *Client Satisfaction:* Most business comes from repeat clients and referrals, indicating trust and satisfaction.
- *Award-Winning Service:* Recognized for exceptional service and results in real estate.
- *Lenders and Financial Advisors:* Access to reliable mortgage options and financial experts.
- *Home Inspectors:* Recommendations for experienced inspectors to ensure property condition.
- *Legal and Administrative Support:* Collaboration with top legal teams
- for accurate paperwork.
- *Future Real Estate Needs:* Ready to assist with future buying or selling with the same dedication.

HOME BUYING ROADMAP

A Step-By-Step Guide

1

Define Your Budget

Evaluate your financial situation, including income, expenses, and savings, to determine how much you can afford.

2

List Your Must-Haves

Identify your priorities for a home, such as location, size, and key features (e.g., number of bedrooms, yard size, or proximity to schools).

3

Get Pre-Approved for a Mortgage

Secure a pre-approval from a lender to show sellers that you're financially ready, and know exactly how much you can borrow.

4

Choose the Right Real Estate Agent

Partner with an experienced agent who knows your target area well and can guide you through the entire process.

5

Start the Home Search

Work with your agent to find homes that meet your criteria. Use online listings, open houses, and private showings to explore your options.

6

Visit and Evaluate Properties

Tour potential homes and assess each property's condition, layout, and location. Compare how well they align with your priorities.

7

Make an Offer

Once you find the right home, work with your agent to submit a competitive offer that includes your price and key terms (e.g., closing date)

8

Conduct Inspections and Appraisal

After your offer is accepted, schedule a home inspection and appraisal to verify the home's condition and value before finalizing the deal.

9

Close the Deal

On closing day, sign all necessary documents, transfer funds, and receive the keys to your new home. Congratulations, you're now a homeowner!



FINDING THE PERFECT HOME

I'll help you explore different options and stay organized during the search process:

01

Online Listings

- I'll provide you with access to the most current listings, tailored to your preferences. You can search online, view virtual tours, and bookmark your favorites.

02

Off-Market Opportunities

- Sometimes, the best properties aren't even listed yet. Thanks to my network, I can provide access to off-market homes that may not be publicly available.

03

Open Houses and Showings

- I'll schedule showings for properties you're interested in and arrange private tours for homes not available during open houses.

How I Can Help

My deep knowledge of the local market ensures that you'll have access to the best options, both on and off the market.

TOURING PROPERTIES

Visiting potential homes is an exciting step in the buying process, but it's important to stay focused on key factors that will impact your long-term satisfaction. As you tour each property, pay close attention to details such as the layout, condition, and neighborhood.







Property Tour Checklist

Taking notes and comparing homes will help you make a confident decision when it's time to choose the right one.

Property Details	**Home 1**	**Home 2**	**Home 3**
Address			
Price			
Number of Bedrooms			
Number of Bathrooms			
Square Footage			
Overall Condition			
Layout and Flow			
Natural Light			
Neighborhood	[Quiet/Busy]	[Quiet/Busy]	[Quiet/Busy]
Commute Distance	[Short/Far]	[Short/Far]	[Short/Far]
Yard/Outdoor Space	[Spacious/Small]	[Spacious/Small]	[Spacious/Small]
Notable Features			
First Impressions			

MAKING AN OFFER

Step 1

Set an Offer Price

- **Review Comparable Sales:** Look at recent sales of similar properties in the same area (often called “comps”) to get a sense of market value.
- **Assess Market Conditions:** In a buyer’s market, you may have room to offer below the asking price. In a seller’s market, you may need to bid above the list price to stay competitive.
- **Consider Your Budget:** Ensure that the offer fits within your budget, accounting for closing costs and potential future repairs.



Step 2

Negotiate with Sellers

- **Start with a Reasonable Offer:** A fair initial offer shows the seller you’re serious and avoids low-ball bids that could jeopardize the deal.
- **Focus on Win-Win Solutions:** If the seller makes a counteroffer, stay flexible and look for compromises that satisfy both parties, such as adjusting the closing date or covering minor repairs.
- **Be Prepared to Walk Away:** If the seller’s demands exceed your budget or comfort zone, it’s okay to walk away. There are always other properties.





Step 3

Include Inspections and Financing Clauses

- **Home Inspection Contingency:** This gives you the right to inspect the property and request repairs or back out if major issues are discovered.
- **Financing Contingency:** Ensure that your offer is contingent on securing financing. If your loan falls through, this contingency allows you to back out without losing your deposit.
- **Appraisal Contingency:** In case the home is appraised below the agreed purchase price, this protects you from overpaying and gives you the option to renegotiate.







CONTINGENCIES IN OFFERS

What is a Contingency?

A contingency is a clause in your offer that outlines specific requirements or conditions that must be met before the sale can be completed. If these conditions are not satisfied, you have the right to cancel the contract without penalty or renegotiate the terms. Common contingencies include financing, inspections, and appraisals.

- ***Financing Contingency***

Recommended When: You haven't secured a loan yet or are uncertain about final mortgage approval.

- ***Home Inspection Contingency***

Recommended When: You want to confirm the property's condition and avoid costly surprises.

- ***Appraisal Contingency***

Recommended When: You're concerned about overpaying for a property, especially in competitive markets.

- ***Sale of Current Home Contingency***

Recommended When: You need the funds from your current home's sale to purchase the new property.

- ***Title Contingency***

Recommended When: You want to ensure a clear title with no legal complications.

- ***Home Sale or Possession Contingency***

Recommended When: You need to move in by a specific date due to employment, school, or personal reasons.

HOME INSPECTIONS

A ***home inspection*** is one of the most critical steps in the buying process, as it provides a detailed evaluation of the property's condition. It helps you identify potential issues and make an informed decision before finalizing the purchase. By hiring a certified inspector, you can protect your investment and avoid costly surprises after moving in.



Types of Inspections

- **General Home Inspection**

This is the standard inspection where the inspector examines the home's structure, roof, plumbing, electrical systems, foundation, and major appliances.

- **Pest Inspection**

A pest inspection looks for signs of termites, rodents, and other pests that may cause damage to the property.

- **Mold Inspection**

This inspection identifies the presence of mold, which can pose health risks and indicate moisture issues within the home.

- **Radon and Asbestos Testing**

Some homes may require additional tests for harmful substances like radon gas or asbestos, particularly in older properties.

- **Sewer or Septic System Inspection**

If the property has a septic system or older plumbing, a specialized inspection will check for any issues related to sewage, drainage, and waste systems, preventing potential problems later on.

Hiring a Certified Inspector

A thorough inspection requires a certified, experienced inspector who knows what to look for and how to interpret their findings. Here's why hiring the right inspector matters:

1.Qualifications and Certifications: Ensure your inspector is licensed and certified by a recognized body like the International Association of Certified Home Inspectors (InterNACHI) or the American Society of Home Inspectors (ASHI).

2.Experience: Look for inspectors who have a strong track record and plenty of experience in your area, especially with the type of home you're buying.

3.Detailed Report: A good inspector will provide a comprehensive report with clear, detailed descriptions of the home's condition, along with photos and recommendations for any necessary repairs or follow-up.

NEGOTIATING





Negotiating the purchase of a home is a critical step in ensuring you get the best deal possible. By using smart strategies and staying flexible, you can secure favorable terms and pricing.

Here are four common negotiation strategies to keep in mind:

1 Start with a Strong Initial Offer

Tip: Base your offer on recent comparable sales (comps) and market conditions. If it's a seller's market, consider offering close to or even above the asking price if you really want the home.

2 Be Ready to Compromise

Tip: Offer to be flexible on the closing date or other terms if the seller has specific needs (like a quick move-out). Sometimes non-financial factors can help secure the deal.

3 Use Contingencies Strategically

Tip: If you're confident in the property, offering to waive minor contingencies (like cosmetic repairs) may make your offer stand out, especially in competitive markets.

4 Be Patient but Firm

Tip: Always have a walk-away point. If the seller pushes beyond what you can afford or what's reasonable, be prepared to move on to the next property.

THE KEY TO SUCCESSFUL NEGOTIATION IS NOT JUST ABOUT GETTING WHAT YOU WANT, BUT HELPING THE OTHER SIDE FEEL LIKE THEY'VE WON TOO.

UNDERSTANDING COUNTEROFFERS



When a seller makes a counteroffer, they're essentially rejecting your original offer and proposing new terms. Understanding how to respond effectively to counteroffers is key to keeping the negotiation on track.

What Is a Counteroffer?

A counteroffer is the seller's response to your initial offer, suggesting changes to terms such as price, contingencies, or closing date. It's a negotiation tactic used to find common ground between buyer and seller.



1 Evaluate the Terms

Review the changes the seller has made in the counteroffer. Have they increased the price, adjusted the closing date, or removed contingencies? Consider whether the new terms align with your goals and budget.

2 Negotiate or Accept

You have several options:

- Accept the counteroffer as is.
- Reject the counteroffer.
- Make your own counteroffer, proposing changes to the seller's terms



3 Stick to Your Budget

Ensure the counteroffer stays within your budget. Even if you love the home, avoid overextending yourself financially.

4 Communicate Promptly

Respond quickly but thoughtfully. Delay in communication could give other buyers the chance to submit offers, potentially losing the deal.

PRO TIP: A SKILLED REAL ESTATE AGENT CAN HELP YOU NAVIGATE COUNTEROFFERS BY PROVIDING EXPERT GUIDANCE ON WHEN TO PUSH BACK, WHEN TO ACCEPT, AND WHEN TO WALK AWAY. TRUST YOUR AGENT'S EXPERIENCE TO MAKE THE BEST DECISION.



UNDERSTANDING CLOSING COSTS

Closing costs are the various fees and expenses that come with finalizing your home purchase. Typically, they range from 2% to 5% of the home's purchase price. Understanding these costs helps you prepare financially for the closing day.

Breakdown of Typical Closing Costs

1. **Loan Origination Fee:** Charged by the lender for processing your loan (about 0.5%-1% of the loan amount).
2. **Appraisal Fee:** The cost of having the home appraised to verify its value (usually $300-$500).
3. **Title Insurance:** Protects you and the lender in case there's a legal issue with the title ($500-$1,000).
4. **Home Inspection:** The cost of inspecting the home's condition before purchase (around $300-$600).
5. **Property Taxes and Insurance:** Prorated amounts for the property taxes and homeowners insurance due at closing.
6. **Attorney Fees:** In some states, attorney services are required for closing ($500-$1,500).
7. **Recording Fees:** Paid to the county to record the transaction and legal documents ($100-$250).

Tips for Estimating Your Total Costs

- *Get a Loan Estimate: Your lender will provide a detailed estimate of your closing costs during the mortgage process.*
- *Budget 2%-5% of the Purchase Price: Use this range to set aside the right amount for closing.*
- *Ask for Seller Contributions: In some cases, you can negotiate for the seller to cover part of your closing costs.*

Additional Facts:
THE MONEY
What Closing Costs Cover

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Closing costs aren't one fee. They're a stack of them, collected on the same day, which is why the number at the bottom of the page comes as a shock. Buyer costs commonly land somewhere around 2–5% of the purchase price. Here's what's actually in the pile.

PAID TO YOUR LENDER

Origination fee	What the lender charges to process, underwrite, and fund the loan.
Discount points	Optional. Money paid up front to buy your interest rate down for the life of the loan.
Appraisal	An independent opinion of value. The lender requires it; you pay for it.
Credit and verification	Pulling your credit and confirming your employment and income.

TITLE AND CLOSING

Owner's title policy	Insures your ownership against claims out of the property's past. Who pays this is negotiable and varies by market.
Lender's title policy	The same protection, written to cover the lender's interest in the loan.
Escrow / closing fee	What the title company charges to hold the money and handle the paperwork.
Survey	A drawing of the boundaries and improvements. Sometimes an existing one can be reused.
Recording fees	Filing the deed and the deed of trust with the county.

PREPAID AND SET-ASIDE

Homeowners insurance	Usually the first full year, paid at or before closing.
Property tax reserves	Months of taxes collected up front so the escrow account can pay the bill when it lands.
Prepaid interest	Interest from your closing date through the end of that month.
HOA fees	Transfer fees and prorated dues, if the property sits in an association.

> **You Are Entitled to These Numbers in Writing**
> Your lender owes you a written Loan Estimate within three business days of your application. Keep it, and compare it line by line against the final figures before you sign.

Tracy Hurst, Broker/Owner | 903-752-6975 | Pinehurst Realty LLC

PREPARING FOR CLOSING DAY

What Happens on Closing Day?



Closing day is the final step in the home buying process, where ownership of the property is officially transferred to you. On this day, you'll sign all necessary documents, pay closing costs, and receive the keys to your new home.

Overview of the Closing Process

1.Final Review of Documents

You'll review and sign all the legal documents related to the sale, including the mortgage agreement, deed, and closing disclosure.

2.Pay Closing Costs

Your closing costs, which include fees for the lender, title company, and other services, will be paid at this time. The exact amount will be provided in your closing disclosure beforehand.

3.Transfer of Ownership

After signing the documents and completing the payment, the title company will record the sale, and the property ownership is officially transferred to you.

Documents to Bring and What to Expect

- ☐ **Government-issued ID:** You'll need valid identification for signing the legal documents.
- ☐ **Cashier's Check or Wire Transfer Confirmation:** Ensure you have the necessary funds for closing costs and the down payment, as personal checks are not typically accepted.
- ☐ **Proof of Homeowners Insurance:** Your lender will require evidence that the home is insured before the deal is finalized.
- ☐ **Closing Disclosure:** Review this document to ensure all fees and terms match your expectations.

What to Expect: The process usually takes 1-2 hours. Once all paperwork is signed and funds are transferred, you'll receive the keys to your new home!

THE FINAL WALKTHROUGH

The final walkthrough is your last opportunity to inspect the home before closing. This step ensures that the property is in the agreed-upon condition and that any repairs or changes the seller committed to have been completed.



Remove Seller's Personal Items

Confirm that all of the seller's personal belongings have been removed from the property unless otherwise agreed in the contract.



Check Appliances and Utilities

Ensure that all major appliances are working, and verify that utilities such as electricity, water, and HVAC systems are functional.



Confirm Repairs

Check that all repairs the seller agreed to in the contract have been completed to your satisfaction. Bring a copy of the inspection report and receipts for repairs, if applicable.



Inspect for Damage

Walk through the entire property to make sure there's no new damage since your last visit. Pay attention to walls, floors, windows, and doors.

How to Address Last-Minute Issues with the Seller

If you discover any unresolved issues during the final walkthrough, it's important to address them immediately with your real estate agent. Some common solutions include:

- **Requesting Escrow Funds:** You can ask the seller to put funds in escrow to cover the cost of any repairs not completed.
- **Delaying Closing:** In serious cases, you may request to delay closing until the issues are resolved.
- **Negotiating a Credit:** The seller may agree to give you a credit at closing to cover the cost of fixing any problems.

MOVING AND SETTLING IN

Moving into your new home is an exciting milestone, but it requires careful planning to ensure a smooth transition. Organizing your move, updating your address, and setting up utilities are essential tasks to handle before moving day. A well-prepared plan can make your move stress-free and efficient.

Tips for Organizing Your Move

- **Create a Moving Timeline**

Start by setting a moving date and creating a timeline for tasks such as packing, hiring movers, and scheduling utility connections. Begin packing non-essential items a few weeks in advance, and reserve moving services early.

- **Change Your Address**

Update your address with the post office, banks, insurance companies, and any subscription services. Don't forget to notify your employer and local government agencies (e.g., for driver's license or voter registration).

- **Set Up Utilities**

Ensure your utilities (electricity, water, gas, internet, and garbage services) are set up and ready before you move in. Contact utility providers at least a week in advance to schedule activation dates.

- **Declutter Before Packing**

Take this opportunity to declutter and donate or sell items you no longer need. It will make packing easier and reduce the load on moving day.

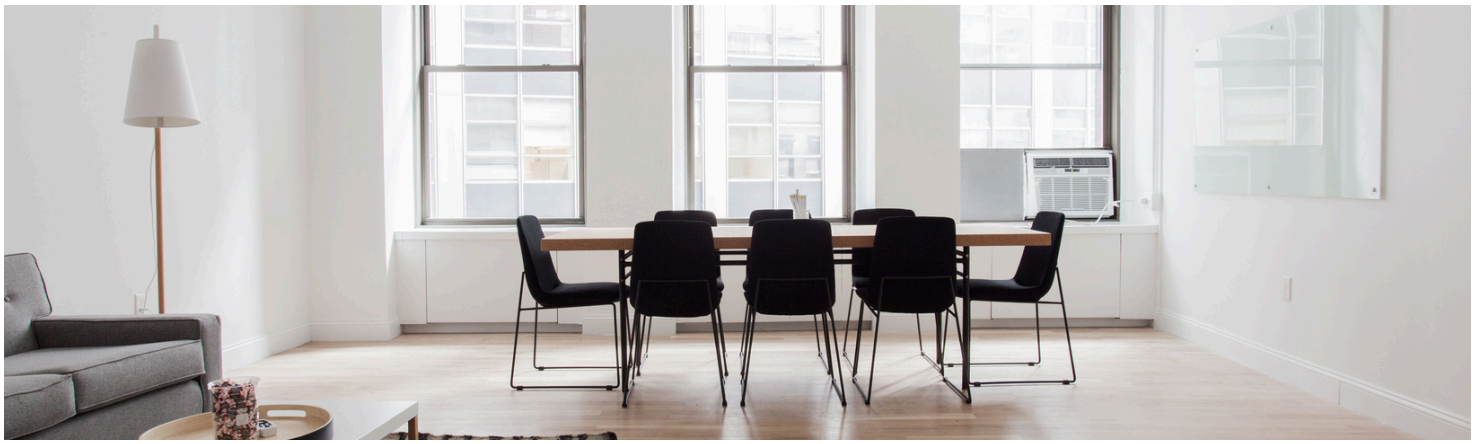
- **Label and Inventory Boxes**

Label each box with its contents and the room it belongs to. Keep an inventory list to track all your belongings and make unpacking more organized.



MOVING PLAN

Task	Deadline [Date]	Status [Pending/Completed]
Book moving company		
Begin packing non-essentials		
Change address with post office		
Contact utility providers		
Declutter and donate items		
Pack essential items		



UTILITY PROVIDERS

Utility	Provider	Phone	Service Start Date
Electricity			
Water			
Gas			
Internet/Cable			
Garbage/Recycling			

Becoming a homeowner brings new responsibilities, including property taxes, regular maintenance, and securing homeowners insurance.



WHAT TO EXPECT AS A HOMEOWNER

Overview of Property Taxes, Maintenance, and Homeowners Insurance

Staying on top of these tasks will protect your investment and ensure your home remains in good condition for years to come. Here's what to expect as a homeowner.

Property Taxes

- Property taxes are levied by your local government based on your home's assessed value. These taxes fund community services such as schools, infrastructure, and emergency services. Make sure to budget for annual property tax payments, which may vary depending on your location.

Regular Maintenance

- Owning a home requires ongoing maintenance to prevent costly repairs down the road. Routine tasks include cleaning gutters, servicing HVAC systems, inspecting the roof, and maintaining plumbing and electrical systems. Keep a schedule to stay organized and avoid neglected repairs.

Homeowners Insurance

- Homeowners insurance protects your home and belongings in case of damage, theft, or natural disasters. It’s essential to review your policy annually to ensure you have the right coverage based on the value of your home and its contents. You may also need to add specific coverage depending on your location (e.g., flood or earthquake insurance).

MAINTENANCE SCHEDULE

Task	Frequency	Next Due Date	Status
HVAC System Inspection			
Roof Inspection			
Clean Gutters			
Check Smoke/CO2 Detectors			
Lawn and Garden Maintenance			
Plumbing and Electrical Checks			

LOCAL PROPERTY TAX GUIDE

Property Tax Information	Details
Local Tax Office	
Annual Property Tax Rate	
Payment Due Date(s)	
Assessed Home Value	
How to Pay (Online, Mail, etc.)	



HOW TO MANAGE MORTGAGE PAYMENTS

Set Up Automatic Payments

One of the easiest ways to ensure you never miss a mortgage payment is to set up automatic payments through your bank. This guarantees your payments are made on time, preventing late fees and protecting your credit score.

Create a Payment Schedule

Keep a record of your mortgage payment dates and track how much of each payment goes toward the principal and interest. Understanding how your loan amortizes over time can help you plan for future financial goals, such as paying off your mortgage early.

Plan for Extra Payments

Making extra payments toward your mortgage principal can help you reduce the overall interest paid and shorten the loan term. Even small additional payments can make a significant difference over time.

Options for Refinancing in the Future

Refinancing your mortgage is a great way to reduce your monthly payments, secure a lower interest rate, or change your loan term. Here are some reasons to consider refinancing:

- **Lower Interest Rates:** Refinancing can reduce monthly payments and overall loan costs if rates have dropped.
- **Shorten the Loan Term:** While monthly payments may rise, this option allows for faster mortgage payoff and interest savings.
- **Switch to a Fixed-Rate Mortgage:** Refinancing from an adjustable-rate mortgage to a fixed-rate offers payment stability and protection from interest rate increases.







HOME INSURANCE

Importance of Home Insurance



Owning a home is one of the most significant investments you'll make, and protecting it is essential. Homeowners insurance provides a financial safety net in case of damage, theft, or natural disasters.

1.Protection from Damage

Home insurance covers damages from events like fires, storms, or vandalism. This coverage helps pay for repairs or rebuilds, ensuring you aren't left with high out-of-pocket costs.

2.Coverage for Personal Belongings

In addition to protecting the structure of your home, insurance covers personal property inside, such as furniture, appliances, and electronics, in case of theft or damage.





3.Liability Coverage

If someone is injured on your property, liability coverage can protect you from lawsuits by covering medical expenses and legal fees.

4.Special Coverage

Depending on your location, you may need additional coverage for events not included in standard policies, such as floods or earthquakes. It's important to evaluate these risks and choose the appropriate riders for your policy.

CHOOSING THE RIGHT COVERAGE

When selecting a homeowners insurance policy, consider the following factors:

- ***Replacement Cost vs. Actual Cash Value***

Choose between replacement cost coverage, which covers the cost to rebuild or repair at current market prices, or actual cash value, which accounts for depreciation. Replacement cost is typically recommended to avoid gaps in coverage.

- ***Deductibles***

The deductible is the amount you'll need to pay out-of-pocket before your insurance kicks in. Opt for a deductible that balances affordability with the ability to make claims when necessary.

- ***Policy Limits***

Ensure your policy covers the full value of your home and belongings. You may need to increase your policy limits if you own high-value items, such as jewelry or art.

- ***Bundling Discounts***

Many insurance companies offer discounts if you bundle homeowners insurance with other policies like auto insurance, which can save you money.



Home Insurance Provider Comparison

Insurance Provider	Coverage Type	Annual Premium	Deductible	Liability Coverage	Special Coverage	Bundling Discount
[Provider 1]	Replacement Cost	[Enter Amount]	[Enter Amount]	[Enter Amount]	[Flood, Wind/Storm]	[Yes/No]
[Provider 2]	Actual Cash Value	[Enter Amount]	[Enter Amount]	[Enter Amount]	[Flood, Wind/Storm]	[Yes/No]
[Provider 3]	Replacement Cost	[Enter Amount]	[Enter Amount]	[Enter Amount]	[Flood, Wind/Storm]	[Yes/No]

KEY REAL ESTATE TERMS

You Should Know

Escrow

A third-party account that holds funds or documents on behalf of the buyer and seller until all conditions of the sale are met. Once the deal is finalized, the funds are released to the appropriate parties.

Earnest Money

A deposit made by the buyer to show their commitment to purchasing the home. If the deal goes through, it's applied toward the down payment. If the buyer backs out without a valid reason, the seller may keep the deposit.

Appraisal

A professional evaluation of the property's market value, usually required by lenders to ensure the home's value matches the loan amount being requested.

Closing Costs

Fees and expenses paid at the final stage of a real estate transaction. These costs typically include loan origination fees, title insurance, attorney fees, and recording fees.

Contingency

A condition included in the purchase contract that must be met for the sale to proceed. Common contingencies include financing, home inspection, and appraisal contingencies.

Title Insurance

A type of insurance that protects both the buyer and lender from any claims or disputes regarding the ownership of the property.

Mortgage Rate

The interest rate charged by the lender on your mortgage. This can be fixed (the same rate for the entire loan term) or adjustable (the rate can change over time).

Homeowners Association (HOA)

An organization in some residential communities that enforces rules and maintains common areas. If applicable, homeowners are required to pay HOA fees, which are used for community upkeep and improvements.

OUR REVIEWS

Jessica V.

★★★★★

"Tracy has always gone out of her way to be helpful. She is very professional and has assisted in selling 2 of my properties. I recommend her for any of your real estate needs.."

Matthew & Chelsey

★★★★★

"Tracy was excellent at helping my wife & I find and buy our new home that we'll fill with endless memories as a growing family. She walked us through every step of the process, and was always available for questions. Thank you, Tracy!"

Gustavo & Gaby

★★★★★

"Mrs. Hurst has exceeded both me and my wife's expectations of a realtor. She has gone above and beyond for us every step of the way. She has our full trust and will be our one and only realtor for any and every home deal we will ever have. We are blessed to have found such an amazing person that does the best for her clients."

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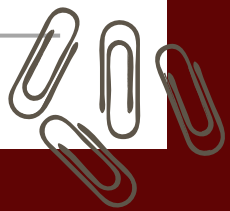
NOTES



GUIDING YOUR JOURNEY HOME, STEP BY STEP



Tracy Hurst, your real estate agent.

Thank you for joining me today and exploring the home buying process. Buying a home can be a complex journey, but with the right guidance and support, it can also be a rewarding experience. As your dedicated real estate agent, I am committed to providing exceptional service, leveraging my expertise, and guiding you every step of the way.

Reach out to me to discuss your real estate goals and how I can assist you in achieving them.

CONTACT DETAILS

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