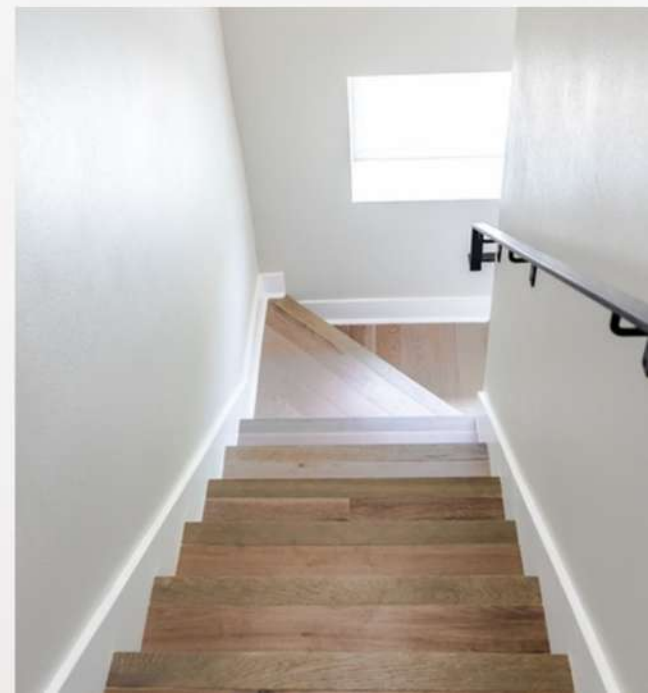


Buyer's PACKET



Steps to a Home Purchase

STEP 1

- LENDER PRE-APPROVAL
- PREVIEW HOMES
- WRITE OFFER & NEGOTIATE CONTRACT

STEP 2

- HOME INSPECTION
- POST INSPECTION NEGOTIATIONS
- COLLECT OPTION & EARNEST MONEY CHECKS

STEP 3

- TITLE SEARCH
- APPRAISAL ORDERED BY LENDER
- FINAL UNDERWRITING BY LENDER

STEP 4

- ORDER HOME WARRANTY (IF APPLICABLE)
- SCHEDULE HOMEOWNERS INSURANCE
- FINAL AMOUNT NEEDED FOR CLOSING

STEP 5

- SCHEDULE UTILITY TRANSFER
- FINAL WALK THROUGH
- CLOSING

DETERMINE HOW MUCH YOU CAN AFFORD:

Lenders are an important part of this process. You will need to speak with a lender to understand what your budget allows and how much will be required of you for a down payment & closing costs.



GET PREQUALIFIED AND PREAPPROVED:

Initially you'll provide some financial information to your lender – such as your income and amount of savings.

For preapproval, your lender will need...

- W-2 statements,
- Paystubs
- Bank account statements
- Approval of your credit (credit check)

PREVIEW HOMES & WRITE OFFER

After touring homes in your price range, I'll assist you in writing an offer on the *right* home. We'll present a fair offer based on the value of comparable homes in the area. We may need to negotiate this offer with the sellers until accepted.



STEP 2



HOME INSPECTION

The immediate step after making an offer and having it accepted is to complete the home inspection(s). I recommend a general inspection, HVAC inspection & WDI inspection. You will have a certain number of days to complete this after the offer is accepted. This is referred to as your option period.

POST INSPECTION NEGOTIATIONS

The remainder of time will be the option period to negotiate items considered defective or problems relating to the safety of the home. An amendment will be signed reflecting this agreement.

TITLE SEARCH

Title is the right to own, possess, use, control and dispose of property. When purchasing a home, you are actually buying the seller's title to the home.

Before the closing, a title search will be conducted for any problems that might prevent you from a clear title to the home.

You will also want to determine how you wish to hold title to the property - especially if you're buying with a spouse, a partner, family member, or colleague.

APPRAISAL

An appraisal is an estimate of the value of a property. The primary goal of an appraisal is to justify the lender's investment. The appraiser works for the lender.

Your lender will typically hire the appraiser and charge you a fee for the service at the closing.

FINAL UNDERWRITING

This time is used to finalize any collection of documentation, receive the appraisal & articulate any loan conditions! Once everything is cleared, you will receive notice to close.



STEP 4

HOMEOWNERS INSURANCE

Lenders also require proof of insurance on a home before issuing a mortgage. Payments toward a homeowners insurance policy are usually included in the monthly payments of the mortgage.

FINAL AMOUNT FOR CLOSING

You won't know your final cost for closing until the last couple of days. You'll find the summary of costs on the HUD-1 document.

HOME WARRANTY

A home warranty can be purchased to cover repairs and replacements on systems and appliances in your home, usually for a period of a year. This may include coverage of your home's electrical, plumbing, heating, and air conditioning systems as well as other home appliances.

tips for:

MORTGAGE FINANCING

Always check with your lender before doing any of the following prior to **closing** on your home:



Making a big purchase:

Avoid making major purchases, like buying a new car or furniture, until after you close on the home. Big purchases can change your debt-to-income ratio that the lender used to approve your home loan and could throw the approval into jeopardy.

Opening new credit:

Do not open any new credit cards or get a loan without speaking to your lender first.

Missing any payments:

Pay your bills on time to keep your credit score from dropping.

Cashing out:

Avoid any transfers of large sums of money between your bank accounts or making any undocumented deposits - both of which could send "red flags" to your lender.

Keep the same job:

Be kind to your boss and keep your job. Don't begin looking for new work right now, unless it's a second job to make extra money.

STEP 5

CLOSING

THE CLOSING PROCESS FINALIZES THE PURCHASE OF YOUR HOME AND MAKES EVERYTHING OFFICIAL. ALSO KNOWN AS SETTLEMENT, THE CLOSING IS WHEN YOU RECEIVE THE DEED TO YOUR HOME.

PRIOR TO CLOSING, YOU SHOULD CHANGE ALL UTILITIES INTO YOUR NAME, WIRE TRANSFER CLOSING FUNDS TO TITLE AND COMPLETE A FINAL WALK THROUGH TO CHECK FOR ANY OUTSTANDING ITEMS.

A FEW THINGS TO BRING TO CLOSING

- A valid government issued photo ID
- Cashier's check for the total amount due (if not wired)
- Check book

WHAT TO EXPECT

The escrow officer will look over the purchase contract to: identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure the seller receives any money due.

YOUR COST

Some of the most common fees include:

- Escrow fees
- Recording and notary fees, if applicable
- Title search and title insurance
- Origination, application and underwriting fees from lender
- Appraisal fees
- Taxes for escrow
- Homeowners Insurance
- Home Owners Association fees, if applicable
- Home inspection(s)
- Survey (if applicable)

AFTER CLOSING

Make sure to keep copies of all closing documents for tax purposes.

THE DECISION TO BUY A
HOME IS AN EXCITING ONE.



AS YOUR AGENT, I GO ABOVE
AND BEYOND TO HELP -

**consistently providing you with the expert
guidance you deserve throughout the home
buying process.**



contact

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profile

A long-time Brazos Valley resident and Real Estate Investor, Jordan Kleckley has a firm grasp on the Bryan/College Station Real Estate Market. She is a driven, experienced leader with over 12 years of professional experience driving results for clients, corporations and institutions. Jordan lives in a white farmhouse with her husband, 3 boys and 1 dog. She enjoys being outside, cooking, remodeling and all things fall (cool weather, football and family)!

education

Jordan graduated Cum Laude from Texas A&M University with a Bachelor's Degree in Accounting (2008) and a Master's Degree in Human Resource Management (2009). Along with Jordan's accounting and human resource background, she brings a great deal of knowledge, competence, passion and stamina to the Real Estate profession. Her corporate and collegiate background have fostered her ability to negotiate the intricacies of large real estate transactions. Jordan has successfully negotiated over 60 transactions, sold \$15 million in properties with 100% customer satisfaction.

brick + parcel

REAL ESTATE GROUP

our core competencies

knowledgeable

We are skilled negotiators, have a strong understanding of our market and use those tools to achieve big WINS for our clients

connected

Relationships are everything to us; we connect people to their homes and our community

upstanding

Our clients needs and best interests are at the heart of everything we do

effective

We are skilled at what we do and will move mountains to achieve our clients goals

fun

We love what we do and have fun doing it! We know these are big, important decisions and we do not take that lightly but we pride ourselves on sprinkling in joy and laughter to make the process an enjoy able one

communication

We listen intently and communicate clearly in a timely manner



customer testimonials

JOHN MARK ★★★★★

Jordan is the best! Do yourself a favor and go with her, we were so happy that we did. She is a hard worker and get things done without being overbearing or invasive. We loved having her input and help. Jordan is trustworthy and has a great handle on the market. We felt like we were in the house hunt together and that she was our friend ensuring everything went smoothly and that we got the house we were praying for. We love our new place and our so thankful Jordan was our realtor.



MAURICE B ★★★★★

Jordan was a delight to work with throughout the entire home purchasing process. This was our first home purchase and I am thrilled to say it was a smooth clear cut transaction. I am a veteran who likes knowing things ahead of time and preparing before hand. Having Jordan on our side made things easier and less stressful. Jordan was prompt with exchanges and always willing to see if there was more to be done to close the deal in a timely fashion. In addition, Jordan always checked in with me and my wife to see if we needed anything and went above and beyond to assist us with our first home purchase. If my wife and I had to do this all over again we would make sure we had Jordan there with us to seal the deal and handle things with care. Bravo Zulu Jordan!



MOUNIQUE B ★★★★★

What an honor and a pleasure to recommend Jordan and praise her outstanding work! Hands down the BEST realtor we have EVER had the experience of working with to buy a home! Jordan is hard-working, intelligent, delightful, organized, insightful, and listened carefully to our needs. She showed a deep knowledge of the market, and the intricacies of it as well, and knew exactly what to say and do to guide us through every facet of our home buying process. She brought grace, poise, perceptiveness, and fun to every part. I cannot recommend her more highly! We had a fantastic experience from start to finish, and I am happy to give her my highest recommendation!



choose
AN AGENT YOU
CAN TRUST,
WITH THE EXPERIENCE
TO HELP
YOU SUCCEED.

*your
dream
home*

IS WITHIN REACH.

considering

BUYING OR SELLING?

Navigate the real estate market
with the proper guidance -

- ✓ a proven marketing plan
- ✓ experienced negotiation
- ✓ tips on staging your home
- ✓ constant contact
- ✓ professional photography
- ✓ honesty & integrity



contact me

TO SET UP AN
APPOINTMENT



Jordan Kleckley
REALTOR®

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3131 E 29th St STE C.
Bryan, TX 77802



visit online

@brickandparcel
brickandparcel.com

*customer
testimonials*

BRYAN M ★★★★★

Jordan went above and beyond for us when we recently sold our home/bought a new house. She did a great job of managing every step of the process and coordinating inspections, repairs, etc. You will not find another realtor that is as hardworking and ethical as Jordan. Buying and selling a home is one of the most stressful events in one's life but Jordan helped make the transition easier for us. Thank you Jordan for all that you did to get us into our new house.

BAILEY U ★★★★★

Jordan was my anchor to getting through the home-buying process in one piece as a first-time home buyer. I deeply admire and appreciate her sense of responsibility to me at every step. She was incredibly attentive and empathetic. I can't imagine going through this process without her, and I am endlessly grateful for her ethical and caring approach.

MARY D ★★★★★

My husband and I had the best experience purchasing a lot for our future home with Jordan. She is very knowledgeable, organized, gets the job done and very enjoyable to work with. Jordan is the best!

TERI S ★★★★★

Jordan was very patient with us as we looked for a home. She always responded quickly and professionally, even as the process wore on a bit (it took us a little while to figure out what we really wanted). She never made us feel pressured. Jordan has a great working knowledge of the area and was very helpful with recommendations to fill in the gaps in our local knowledge. Some last-minute things came up during our walk through and she took our concerns seriously. We are happy with the results and would recommend her to anyone!

