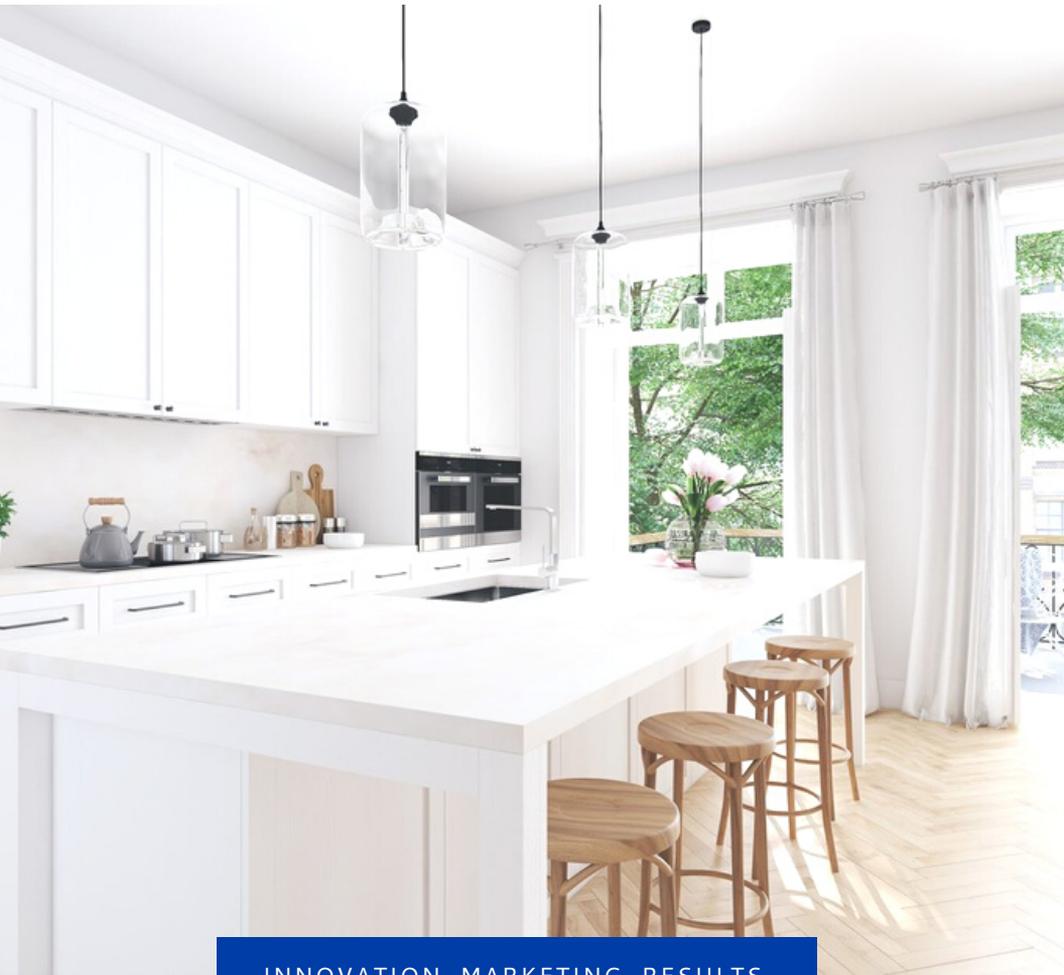


Buyers Guide

COMPLETE GUIDE FOR MODERN DAY REAL ESTATE



INNOVATION. MARKETING. RESULTS.



The Callander Group

GET TO KNOW YOUR REAL ESTATE AGENTS

Real estate is in The Callander Group's genes. Steve Callander grew up in the 1980s riding through the streets of Houston with his father, longtime agent Hugh Callander, checking out properties and foreclosures and learning the industry's ropes. It's this one-on-one time that gave Steve the passion for real estate, the desire to start The Callander Group in 2007, and the commitment to grow it into a respected RE/MAX real estate team in the greater Houston area.

While real estate has changed a lot since the 80s, The Callander Group has had no trouble keeping pace. But even as they've moved from fax machines and pagers to DocuSign and virtual showings, The Callander Group has kept one thing the same: Ensuring the human element is present throughout each of their transactions.

Unlike many other brokers, The Callander Group understands the importance of relationships and goes above and beyond to foster them. They regularly contact their buyers and sellers with market and property updates, and they even set aside time to contact past clients just to keep in touch. Their focus on personalization and relationships extends well beyond real estate. Whether they're hosting happy hours or throwing holiday parties, they love (and thoroughly enjoy) keeping relationships strong.

When they take you on as a client, their focus won't be on generating a paycheck. Instead, it will be about providing a service, earning every dollar, and working to earn your trust and loyalty. They know the smallest acts of kindness can mean so much when you're buying and selling a home, and those are the things they want to be remembered for.

When Steve's wife, Victoria, joined The Callander Group in 2019, their partnership truly became a family affair. Her passion for marketing, organization and accounting keeps the back office running smoothly, freeing Steve to enjoy the one-on-one time with clients that first drew him to the business.

Lifelong Texas residents — Steve has lived in Montgomery County all his life, while Victoria was born and raised in Houston — they appreciate the importance of community. The Callander Group is a proud sponsor of many Montgomery-area events and activities, and you can always find them serving their community individually as well, donating their time to their neighbors, their church, and the Girl Scouts.

www.TheCallanderGroup.com | 935.588.0455

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 lender or bank

03

HOME SEARCH!

Your agent will narrow down options for your review.

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

07

CLOSING

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





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 that 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.

In a competitive market, sellers may ask for proof of pre-approval. This document can help strengthen your offer! Make sure to get a pre-approved letter before we start viewing homes.



YOUR DREAM HOME

3. LET'S START THE SEARCH

I will tailor listings based on your criteria. I funnel all properties and pick the best to view, and will filter out the homes that will not work.

Most buyers look at approximately 10 properties and are then ready to make an offer. At that time, if you have not found the home you are looking for – it's HIGHLY recommended that we sit down and review your criteria to make sure that we are still looking for the right house!

Once you find one you love... it's time to determine the market value of that property. I will compare that home to others that have sold and from there we will determine the value for the home!

4. MAKING AN OFFER

Now comes the exciting time! When you are ready to write an offer, I will walk you through the contract. It is important to write a fair offer or you can run the risk of the seller not responding or even losing the property to another buyer making an offer.

- Write the Offer
- Negotiate the Offer
- Satisfy Conditions



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 you would be affected.

Your home inspection letter will verify that all items considered defective or problems relating to the safety of the home corrected prior to closing.

6. APPRAISAL, TITLE SEARCH & FINAL LENDER LETTER

The title is the right to own, possess, use, and control the 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.

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

The final commitment lender's letter approves your home loan! You will receive a letter and loan terms to your mortgage agreement. Your final letter will include your annual percentage rates, monthly fees, and repayment 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 payable 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
- SIDs and/or LIDs
- Appraisal Fees
- Local Transfer Taxes
- Homeowners Insurance
- Homeowners Association Fees

RESOURCES



QUICK GUIDE TO LOCAL SERVICE PROVIDERS IN YOUR AREA

HOME INSPECTORS

Magnolia Home Inspections
MagnoliaHomeInspections.com
281.342.5762

Guiding Light Home Inspections
glininspectors.com
832.523.2983

LENDERS

Gary Warstler – Success Mortgage Partners
713.387.9873
gwarstler@smprate.com

Bobby Cozad – Commonwealth Mortgage
713.817.2172
Bobby@Championscommonwealthmortgage.com