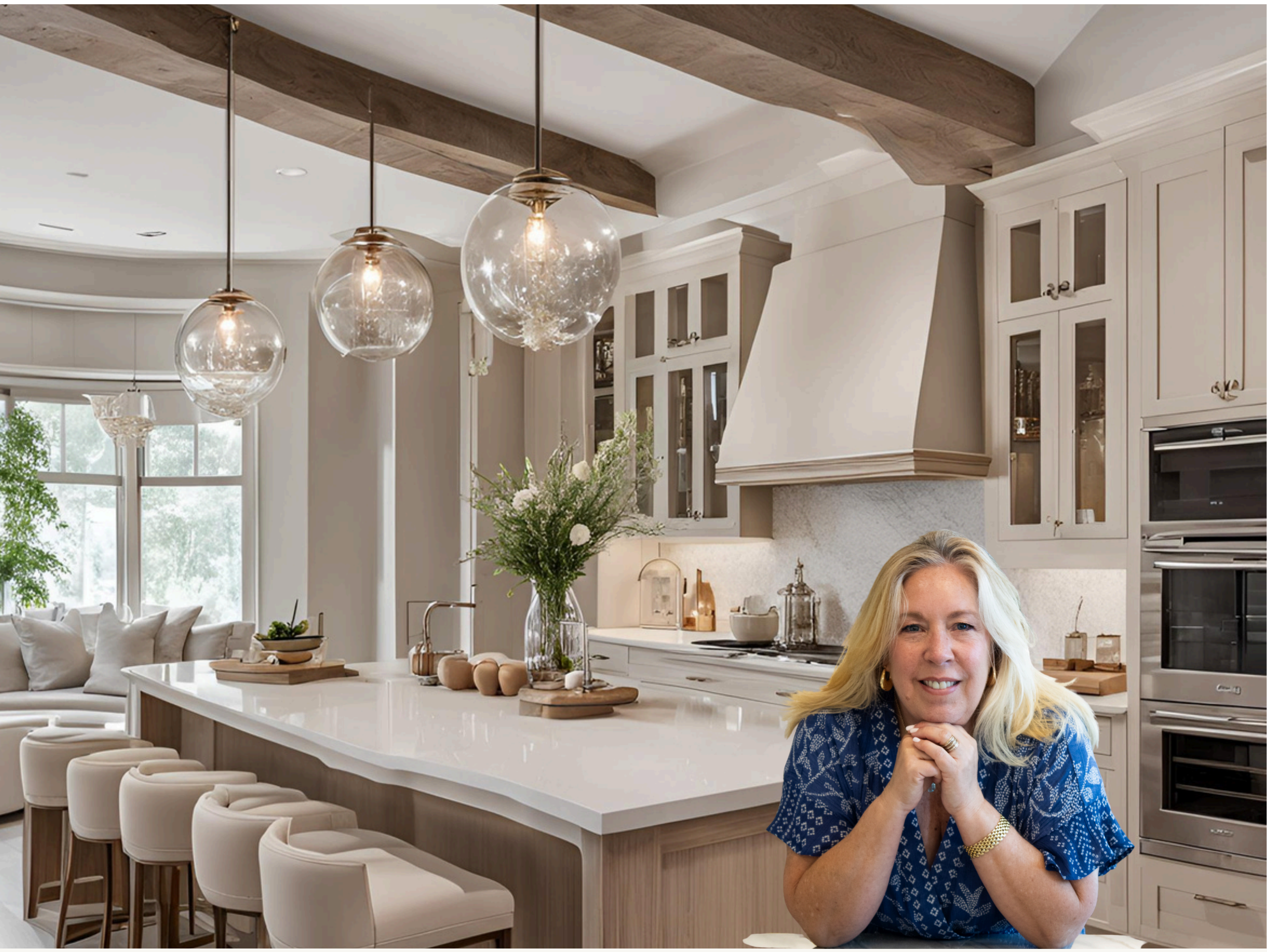
Michelle Gifford's

BUYER'S BLUEPRINT:

Navigating the Collin County Area Market to Find Your Dream Home

YOUR HOME BUYER'S GUIDE



MICHELLE GIFFORD * 469-667-8468 * MICHELLEGIFFORDREALTOR@GMAIL.COM
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Buying a home is one of the biggest financial decisions you'll make, and my goal is to ensure you never feel like you're navigating it alone.

With more than 23 years in Montessori education as a teacher, trainer, and administrator, I believe informed clients make confident decisions. You'll understand each step of the home buying process, know what to expect before it happens, and have the information you need to make choices that align with your goals. If a question requires deeper research, I'll do the work to find the answers so you can move forward with confidence.

From our first conversation through closing, you'll work directly with me. I don't hand clients off to showing agents or disappear once you're under contract. I'll coordinate inspections, communicate with your lender, title company, the listing agent, and any other professionals involved, while proactively addressing issues before they become obstacles.

My role is to advocate for your best interests, simplify a complex process, and provide the guidance, communication, and attention to detail that allow you to enjoy finding the right home with confidence.

Years of observing learning environments taught me to notice details others often overlook. Today, that same skill helps my buyers evaluate homes beyond the finishes—identifying opportunities, recognizing potential concerns, and making decisions with confidence! Ready to discuss your plans?

Michelle Gifford
Realtor® ABR, PSA

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MICHELLE GIFFORD · REAL ESTATE AGENT

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MICHELLE GIFFORD

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about me:

North Texas has always been home. I grew up in Arlington, bought my first home there, and welcomed my first two children before our family settled in McKinney more than 28 years ago, where my youngest was born and raised. Having lived through many of life's transitions myself, I understand that buying or selling a home is about much more than a transaction—it's about creating the next chapter of your story.

Before becoming a Realtor, I spent more than 23 years in Montessori education as a teacher, trainer, and administrator. As a fifth-generation educator, teaching has always been part of who I am. Today, that passion continues through real estate by helping buyers understand the process, navigate important decisions, and feel confident every step of the way.

When I'm not working with clients, you'll usually find me in the garden, reading a good book, cooking for family and friends, enjoying time by the pool, or exploring the outdoors. My entire family still calls the Dallas-Fort Worth area home, and I love sharing the communities, neighborhoods, and local businesses that make North Texas such a wonderful place to live.

Whether you're buying your first home or your forever home, my goal is simple: to provide honest guidance, thoughtful advice, and the kind of personal support that helps you feel at home long before you receive the keys.

WHAT TO EXPECT?

- **Hands-on -** When other Agents delegate, I work with my clients start to finish
- **Process Coordination -** showings, negotiation, inspections, repairs, loan process, appraisals and more to keep the deal on track
- **Guide (not sell) -** I give you the facts so you can make the best decisions
- **Reduce Stress & Confusion -** clear communication means you have all the information and next steps to reduce stress

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WHY YOU NEED A BUYER'S AGENT

•FINANCIAL ASSESSMENT AND PRE-APPROVAL: We'll assess your financial situation, set a comfortable budget, and connect you with lenders to secure pre-approval, enhancing your negotiating position. **It’s extremely important you don’t make large purchases after pre-approval**

•NEEDS AND WANTS EXPLORATION: We'll discuss your lifestyle needs and preferences to narrow your search and find the perfect home.

•MARKET ANALYSIS, STRATEGIC SEARCH AND WINNING OFFERS: Using my deep knowledge of the market, I'll identify properties that match your criteria and budget.

•PERSONALIZED TOURS AND INSIGHTS: Enjoy personalized tours with insights into local amenities, schools, and neighborhood trends.

•NEGOTIATION POWER: As a skilled negotiator with local trend knowledge, I'll:

- Craft strategic, compelling offers.
- Navigate multiple bids with favorable tactics.
- Uncover seller motivations for potential concessions.
- Protect your interests with necessary contingencies.

•DISCLOSURES EXPLAINED: I'll simplify complex legal language in disclosures for you.

•INSPECTION REPORTS DEMYSTIFIED: I'll clarify technical inspection reports and use them for negotiating repairs or price adjustments if applicable.

•MARKET INSIGHTS AND TRENDS: Stay informed about local market trends for data-driven decisions.

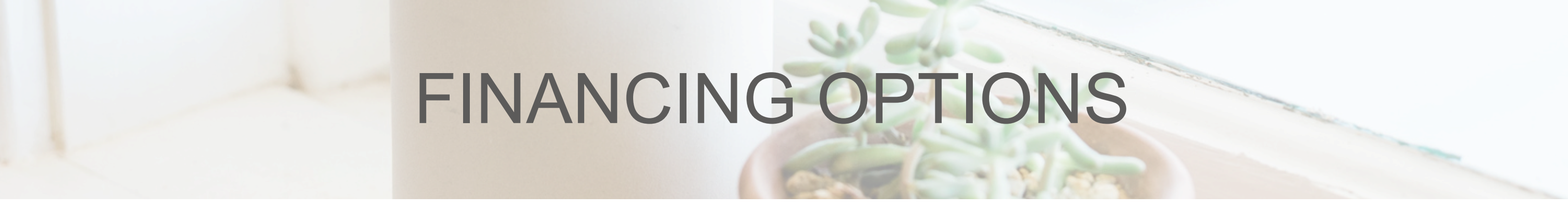
•PAPERWORK MANAGEMENT: I'll handle all necessary documents, ensuring a smooth transaction.

•COMMUNICATION AND COORDINATION: I'll manage all communication with sellers' agents, inspectors, and other parties, keeping you informed.

•PROBLEM-SOLVING AND ANTICIPATION: My experience allows me to foresee potential hurdles and develop solutions.

•CLOSING COORDINATION: I'll guide you through the closing process, ensuring you understand all documentation.

•POST-CLOSING SUPPORT: I'm here to assist and answer questions related to your new home even after closing.



FINANCING OPTIONS

CONVENTIONAL LOANS:

Good for borrowers with strong credit and enough down payment.

FHA LOANS (FEDERAL HOUSING ADMINISTRATION):

Good for first-time buyers or those with lower credit scores willing to pay MIP.

VA LOANS (DEPARTMENT OF VETERANS AFFAIRS):

Excellent for veterans with stable income who meet eligibility requirements.

USDA LOANS (U.S. DEPARTMENT OF AGRICULTURE):

Good for rural homebuyers who meet eligibility requirements and income limits.

JUMBO LOANS:

Ideal for high-value properties with excellent credit and a sizable down payment.

1. Credit Score: Your credit score significantly impacts mortgage eligibility. Lenders use it to assess your creditworthiness and determine your interest rate. A higher score indicates responsible borrowing, increasing approval chances.

2. Income: Lenders review your income to verify your ability to repay the loan. They'll check your employment and income sources to assess your monthly payment capability.

3. Debt-to-Income Ratio (DTI): Your DTI ratio compares your monthly debt payments to your gross monthly income, helping lenders assess your debt management ability. A lower ratio suggests you can handle more debt, like a mortgage, improving approval chances. But a word of caution: **Do not make credit purchases after pre-approval**

4. Employment History: Lenders prefer stable employment history, signaling a reliable income source. They often favor borrowers with at least two years with the same employer or a stable history in the same field.

5. Down Payment: While not a qualifying factor, a larger down payment can improve your mortgage terms. It can lower your loan-to-value ratio (LTV), potentially leading to better interest rates and loan terms.

your PREFERENCES

Understanding your preferences is crucial. It helps us focus on properties that align with your needs and tailor our approach for a more efficient and successful home-buying process.

1. What factors will influence your home buying decision?
   - Neighborhood -
   - Schools -
   - Size -
   - Location -

2. What features are important to you in a home?

3. What are your make-or-break items?

4. Best days and times for showings?

5. Are you looking for specific amenities or features in the neighborhood?

6. Do you have any specific architectural styles or design preferences for your new home?

additional notes:

features checklist

	WANT	NEED
EXTERIOR:		
Landscape lighting:	☐	☐
Newer roof:	☐	☐
3 car garage:	☐	☐
Front porch/patio:	☐	☐
Deck:	☐	☐
Fence:	☐	☐
Security system:	☐	☐
ENTRANCE:		
Mudroom/entryway closet:	☐	☐
Open foyer:	☐	☐
Half bathroom:	☐	☐
LIVING ROOM:		
Open floor plan:	☐	☐
Fireplace:	☐	☐
Large windows:	☐	☐
Built-in bookshelves:	☐	☐
KITCHEN:		
Granite/quartz countertops:	☐	☐
Stainless steel appliances:	☐	☐
Island with seating:	☐	☐
Walk-in pantry:	☐	☐
Breakfast nook:	☐	☐
DINING ROOM:		
Formal dining room:	☐	☐
Open to kitchen:	☐	☐
Space for large table:	☐	☐
BEDROOMS:		
Number of bedrooms: (specify): ________________	☐	☐
Primary bedroom with ensuite bath:	☐	☐
Primary bedroom on main floor:	☐	☐
Laundry room connected to primary bedroom:	☐	☐
Walk-in closet in master bedroom:	☐	☐
Guest room:	☐	☐
BATHROOMS:		
Number of bathrooms: (specify): ________________	☐	☐
Double vanity in master bath:	☐	☐
Separate shower and tub:	☐	☐
Walk-in shower:	☐	☐
ADDITIONAL FEATURES:		
Home Office:	☐	☐
Home Gym:	☐	☐
Media Room:	☐	☐
Wine Cellar:	☐	☐
Safe Room:	☐	☐
Swimming Pool:	☐	☐
Sunroom:	☐	☐
Hot Tub:	☐	☐
	☐	☐

Inspections

A home inspection is one of the most important parts of the buying process, and it's designed for the buyer's benefit - not as a list of repairs for the seller to complete.

The inspection helps you understand the home's condition, identify future maintenance needs, and make an informed decision before closing. In a pre-owned home, it's normal for an inspection report to include maintenance items, wear and tear, and features that don't meet today's building codes.

That doesn't necessarily mean they're defects or that the seller is required to fix them.
If the inspection reveals significant concerns - such as safety hazards or major issues with the roof, foundation, plumbing, electrical, or HVAC - we'll review the findings together and determine the best strategy. Depending on the situation, we may negotiate repairs, request a credit, adjust the purchase price, or move forward if the home's condition is already reflected in its value.

My role is to help you distinguish between routine homeownership items and issues that truly impact your investment, so you can make a confident, informed decision.

General Home Inspection: We always start with a general inspection that covers the overall condition of the home, including the foundation, roof, plumbing, electrical systems, and more. If there are areas of concern, we will order additional inspections - Including:

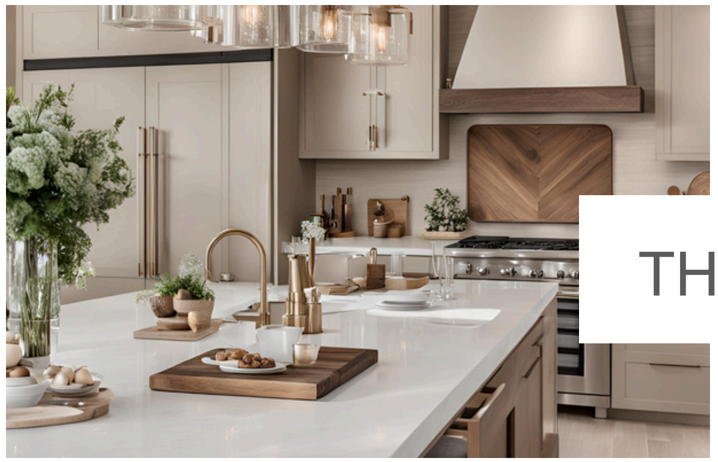
Roof Inspection: In TX we get a lot of hail and high winds which can take life off the roof. If the general inspection calls for it, we'll make sure it's in good condition which will also lower your home insurance.

Foundation Inspection: In North TX, we have clay soil which will expand and constrict with rain and drought. It's actually a good thing and makes the foundation stronger if piers have already been installed, but we might want to make sure there is not additional shifting that could affect the plumbing or structural integrity.

Pest Inspection: Examines the property for any signs of pest infestation, such as termites, rodents, or wood destroying insects.

Mold, Asbestos and Radon Inspections: A mold inspection will check for underlying moisture issues and harmful health risks. If a home was built before 1980s, it could contain asbestos, an inspection will determine if present and needs to be removed. A radon inspection determines if levels of radon gas are within safe limits.

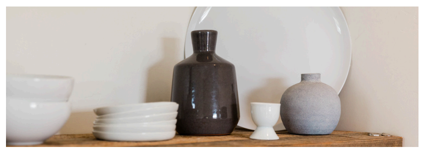
The typical inspection period is 3-10 days, so we'll schedule your home inspection promptly after going under contract. This ensures you have enough time to thoroughly assess the property and address any potential issues before the deadline, avoiding delays and keeping the closing process on track.



THE APPRAISAL

An appraisal is an unbiased professional opinion of a property's market value. A licensed appraiser physically inspects the property, analyzes comparable sales data in the area, and considers factors like size, condition, and amenities to arrive at an estimated value.

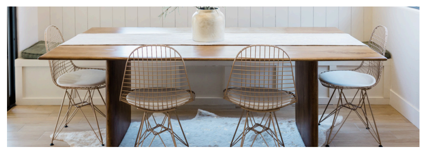
WHY IT MATTERS FOR YOU:



Loan Power: The appraisal helps your lender confirm the property's value justifies your loan amount. If it's lower, loan approval or a bigger down payment might be needed.

Negotiation Edge: If the appraisal comes in lower than the purchase price, you can use this info to negotiate a better deal with the seller!

WHO ORDERS THE APPRAISAL:



Typically, your lender will order the appraisal, but you can also choose to have one done independently. While the lender's appraisal will mainly serve their needs for loan approval, an independent appraisal can provide additional peace of mind.

WHAT TO EXPECT:

During the appraisal, the appraiser will visit the property, spending about 30-60 minutes inspecting it. They'll take photos, measure rooms, and assess its condition, including any repairs or upgrades. Afterward, they'll prepare a detailed report with their findings and estimated value.

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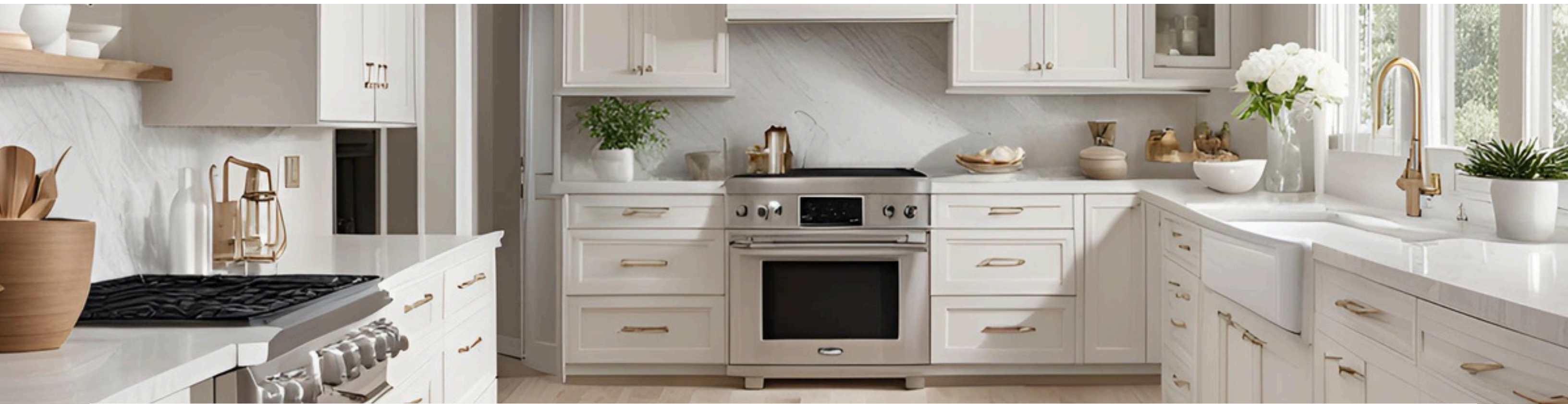
navigating closing



PRE-CLOSING

- **Secure Homeowner's Insurance:** Shop around for quotes and choose a plan that fits your needs and budget.
- **Loan Approval:** After underwriting, your loan receives final approval. Review the Loan Estimate carefully; any changes will be reflected in the Closing Disclosure you receive later.
- **Title Search and Insurance:** A title company ensures the property's ownership is clear. Title insurance protects you from unforeseen claims.
- **Final Walk-Through:** We'll conduct the last inspection before closing to ensure the property's condition aligns with the agreed-upon terms.

extremely important:

Refrain from making major purchases, opening new lines of credit, or changing jobs. If you're unsure, let's discuss and get lender guidance.

CLOSING DAY

- **Review and Sign:** Review the Closing Disclosure (final costs), ask questions, and sign the paperwork mountain (loans, title, etc.).
- **Closing Costs:** Be prepared to pay closing costs, typically 2-5% of the purchase price. These cover various fees like origination, title insurance, and taxes.
- **Keys and Congratulations!** Once everything is signed and fees are paid, you'll receive the keys and officially own your new home.

WHAT TO BRING

• A government picture ID
• Certified Funds
• Proof of Insurance
• Any other documents requested

AFTER CLOSING

• Change all locks and garage door codes
• Transfer utilities and establish internet service
• Change your ID and file for Homestead exemption
• Create a home maintenance plan
• Update your address with important institutions
• Introduce yourself to your new neighbors

what clients say:

Michelle is an exceptional realtor! Her professionalism, knowledge, and dedication are truly impressive. She's always punctual and accommodating, scheduling house viewings around our busy schedule. Michelle went above and beyond to ensure a smooth transaction, exceeding our expectations at every turn. Her patience and kindness, especially with our kids, made the entire process stress-free. We highly recommend Michelle for her outstanding service and expertise!

Anikita K.

Michelle was extremely helpful, professional, and kind when we worked together to sell my mother's home in McKinney. Her knowledge of the community and the real estate market set her apart from other realtors. She successfully negotiated competing offers, and we ended up closing well above our asking price, and in only a few days! Michelle was also crucial in helping us locate and negotiate our new home. We credit her guidance and expertise with a positive outcome all around, with much less stress than we ever imagined the transition could be.

Amy M.

Michelle is a wonderful realtor who has always gone above and beyond for us as her clients. She's always been patient with answering any questions I have, and has been super patient with my nervousness and hesitation during the purchase process. She's always knows our preferences and does a great job of filtering out properties that she knows we wouldn't like and has also done the legwork of doing initial inspections before asking me to visit a property. She's a gem and very lucky to have her help us!

Sapna S.

Michelle is one of the best agents you can work with, period. She is warm, caring, works much more than whatever amount you pay, and stays with you until you are happy and satisfied with your buy. If you need a home, talk to Michelle. I strongly recommend her.

Harold N.

I had a wonderful experience buying my first home because of my realtor Michelle's expertise, flexibility, and experience. She has been there to guide me every step of the way and made an otherwise overwhelming task feellike a walk in the park. We first started looking at houses in late January and in early March I moved my home. I encourage anyone that is looking to buy or sell to reach out to her and get a game plan together. You won't regret it. Thank you, Michelle!!

Cameron H.

Michelle is very conscientious, hardworking and detail oriented. She helped me stage and sell a property in Forney which was very nice but a bit remote. It was going to take a special buyer and she found one! It all went off without a hitch and for over the expected sales price. Thank you, Michelle!!

Laurann P.

We had an amazing experience working with Michelle to buy our new home in Melissa. She was knowledgeable, attentive, and always available to guide us through the process. It took us a long time to find something and Michelle was patient with us. She made everything smooth and stress-free, going above and beyond to help us find the perfect home. We highly recommend Michelle to anyone looking to buy a home!

Spencer L.