

FOR SALE  
512-794-6635



[YourKeyToResults.com](http://YourKeyToResults.com)

**kw.** LUXURY HOMES  
INTERNATIONAL  
KELLER WILLIAMS® REALTY



[www.YourKeyToResults.com](http://www.YourKeyToResults.com)  
Call The Raesz Team 512-794-6635





# WHY HIRE THE RAESZ TEAM



LUXURY HOMES  
INTERNATIONAL

KELLER WILLIAMS® REALTY

## 29 Years in Real Estate Sales with a Proven Track Record!

Our team will use the most innovative tools and cutting edge technology to ensure that your move will be smooth and enjoyable. It is our goal to help you make a safe and sound decision in getting the best price and terms possible.

We will use our Market Knowledge and Negotiation Skills to your advantage and present a Clear Perspective about the local market conditions. It is the passion for excellence that qualifies The Raesz Team as your best choice for all of your real estate needs.



## Our Culture WI4C2TS

Win-Win or no deal

Integrity in doing the right thing

Commitment in all things

Communication to seek first to understand

Creativity with ideas before results

Customers always come first

Teamwork in together everyone achieves more

Trust starts with honesty

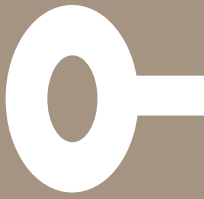
Success with results through people



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# ADVANTAGES OF WORKING WITH THE RAESZ TEAM



## ADVANTAGE 1

Negotiating is the Key to getting the best value and terms. This should be handled by an expert with experience and confidence to get your win!

## ADVANTAGE 2

Market Knowledge is seeing and being active in the market every day always locating the best values.

## ADVANTAGE 3

Perspective is understanding and being your local real estate economist of choice. This will help you round out the economic understanding with market knowledge so you have a complete picture and understanding.

## Taking a National Perspective to a Local View

### YOUR REAL ESTATE TEAM

Team Leader

Contract to Close Manager

Buyer Specialist

Listing Specialist





# WE GUARANTEE OUR WORK!



LUXURY HOMES  
INTERNATIONAL

KELLER WILLIAMS® REALTY

## Our Guarantee to Buyers

We feel so strongly about it, we put it in writing.

- Explain real estate agency relationships.
- Maintain communication during the term of the agreement.
- Analyze your property needs and desires.
- Orient you to current market conditions.
- Provide helpful community data.
- Explain local real estate practices and procedures.
- Provide information on lenders and financing alternatives.
- Search the local Multiple Listing Service for suitable properties.
- Coordinate appointments and show all properties of interest, whether the properties are our listings or others.
- Provide relevant market data as to fair market value of homes.
- Disclose all material defects of the property known.
- Explain the offer-presentation process.
- Deliver any state required Property Disclosure forms.
- Carefully explain and prepare Offer to Purchase forms.
- Arrange to present all offers to seller in a timely manner.
- Strive to obtain the best possible price and terms for you.
- Explain post-purchase activities and responsibilities.
- Follow up on all post-purchase activities.
- Keep confidential any information that you designate in writing as confidential.

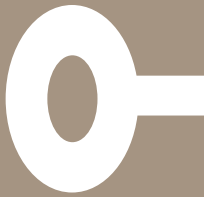
Our team members are 100% committed to making this your best home experience: If you feel we are not focused on delivering what we set out to do in making a move - **FIRE US!**



CALL THE RAESZ TEAM 512-794-6635



# BUYER'S GUARANTEE YOU'LL LOVE YOUR NEW HOME



## Your Commitment to Us

We have explained in depth the advantages of working with our Buyer Specialist as your exclusive buyer's agent. In return we ask for your commitment:

To communicate responsibly and honestly.

To willingly provide pertinent information as needed.

To promptly inform The Raesz Team of changes in timing, requirements, or other critical information that will affect your service commitment.

To submit a loan application and all lender-required information within the time frames of the contract and financing addendum when applicable.

To enter into contracts in good faith and make every effort to adhere to all negotiated contingencies.

To inform all other real estate agents that you are represented by a buyer specialist with The Raesz Team.





# WHAT AGENT DO YOU WANT TO REPRESENT YOU?



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**Seller's Listing Agent** represents the owner through a written Listing Agreement to get the most amount of money in the shortest period of time for the seller while always taking care of and looking out for his client, the Seller, and their needs and concerns. Responsible only for his client - the Seller.

**Buyer's Consultant Agent** represents only the Buyer through a written Loyalty Agreement to get the best price and terms for the buyer while always taking care of and looking out for his client, the Buyers, and their needs and concerns. Responsible only for his client - the Buyer.

**Intermediary** is needed when the seller's agent and the buyer's agent both work for the same broker. In Texas, this is only permitted by both the buyer and seller's written approval. Keller Williams Realty works in this role since our company lists and sells more properties than any other company in our area. This is in your best interest so we can continue to represent you while looking at all properties for sale.



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# WHY HIRE A BUYER SPECIALIST

A Buyer Specialist is a real estate agent that **Exclusively** works with Buyers. There's never a conflict of interest from the Seller!



## TO FOCUS ONLY ON THE

Best Price!

Best Terms

Best Values!



Our team is **FULL TIME** using all of the latest tools and keeping you up to date with local trends.



# ESTABLISHING COMMON GOALS



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## Understanding the Advantages of Homeownership

### Buying

Great tax write-off.

Housing expense is more predictable.

You can use, decorate, make physical changes to, and enjoy your home as you see fit.

You may increase your equity as your home appreciates in value.

Not at the mercy of your landlord.

Your house will become a “home” and not a temporary living situation.

## VERSUS

### Renting

No tax write-off.

Your rent can go up each year, typically four to ten percent.

You must get permission from your landlord to make any changes to your dwelling.

You have no equity build-up. Your money is gone for good.

You can be evicted, lose your security deposit, and more.

Your living situation is always temporary.

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# WHAT TYPE OF BUYER ARE YOU?

## Buyer A

Highest urgency because you have:

- Sold a home and have to move
- Being transferred with a new job
- Lease is soon to expire
- Must buy in 30 days

## Buyer B

Urgent but time is not critical unless:

- Must sell home first
- New home buyer proceeding cautiously
- Looking for the "almost perfect home"
- Must buy in 90 days

## Buyer C

Less urgency:

- Investor looking to pay far below market value
- Shopping for sale by owners (FSBOs) with no representation

## Buyer D

No urgency:

- Just always shopping & curbing
- Can't qualify
- Has a big wish list



# WHEN DO YOU HIRE A BUYER AGENT?



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## WHEN THE THOUGHT OF OWNING A HOME IS CONSIDERED!



### The Basic Steps

#### Step 1

The Consultation is setting expectations in working together. This helps in understanding your wants and needs.

- Establish expectations on how best to work together
- Discover your needs and wants
- Enter into an agreement to represent your real estate purchase

#### Step 2

##### Getting Pre-qualified

- Know what price range to focus on
- Strengthens negotiations
- Saves time
- Buy with confidence

#### Step 3

##### Locating the Next Home

- Review criteria of home
- Set up custom Buyer Instant Notification - BIN
- Preview and research best homes

#### Step 4

##### Negotiation

- Discover reasons for selling
- Prepare a CMA - Comparative Market Analysis
- Prepare offers and present on behalf of buyer
- Use our techniques in negotiation for best price and terms

#### Step 5

##### Inspection and Option Period

- Coordinate structural and mechanical inspections
- Review report and consult on points
- Prepare and negotiate amendment to correct repairs and contract updates

#### Step 6

##### The Closing

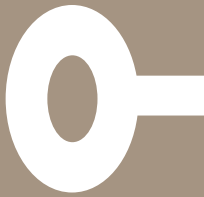
- Coordinate closing with all parties
- Review documents for any corrections
- Attend closings with you - our client
- Coordinate all post closing moves as needed
- Keep you informed about real estate for the future

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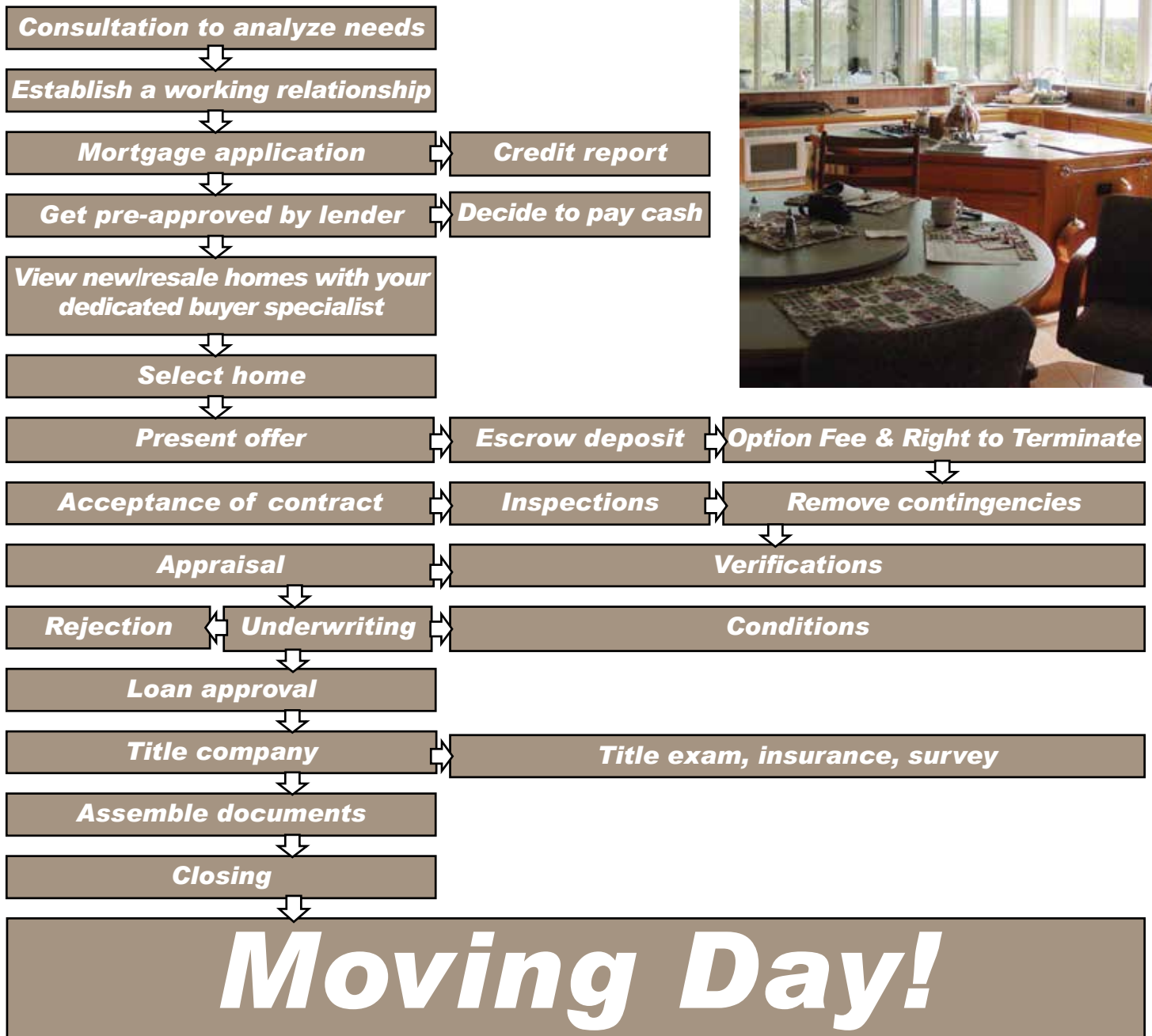


# THE A THROUGH Z OF FINDING YOUR HOME



## Our Road map to Home Ownership

Follow the steps we have outlined as your path to moving day. Our systems are carefully outlined to ensure the very best outcome.



# BUYING - THE RISKS YOU FACE AND HOW TO AVOID THEM



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## Avoiding the Most Common Mistakes Home Buyers Make

Not understanding a local market and all that is available.

Not screening the masses—trying to see everything, both in their own price range and not.

Not understanding pricing and the value of certain amenities.

Weak negotiating. This mistake alone can cost a buyer thousands of dollars.

Not requiring the proper inspections.

Not understanding all available financing.

Looking for the perfect home.

Not previewing schools, shopping, and other neighborhood amenities.

**Avoid the common mistakes -  
Hire The Raesz Team**

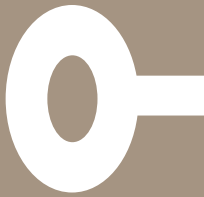


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# THE LAW OF SUPPLY & DEMAND -HOW TO KNOW WHEN IT IS A GREAT TIME TO BUY!

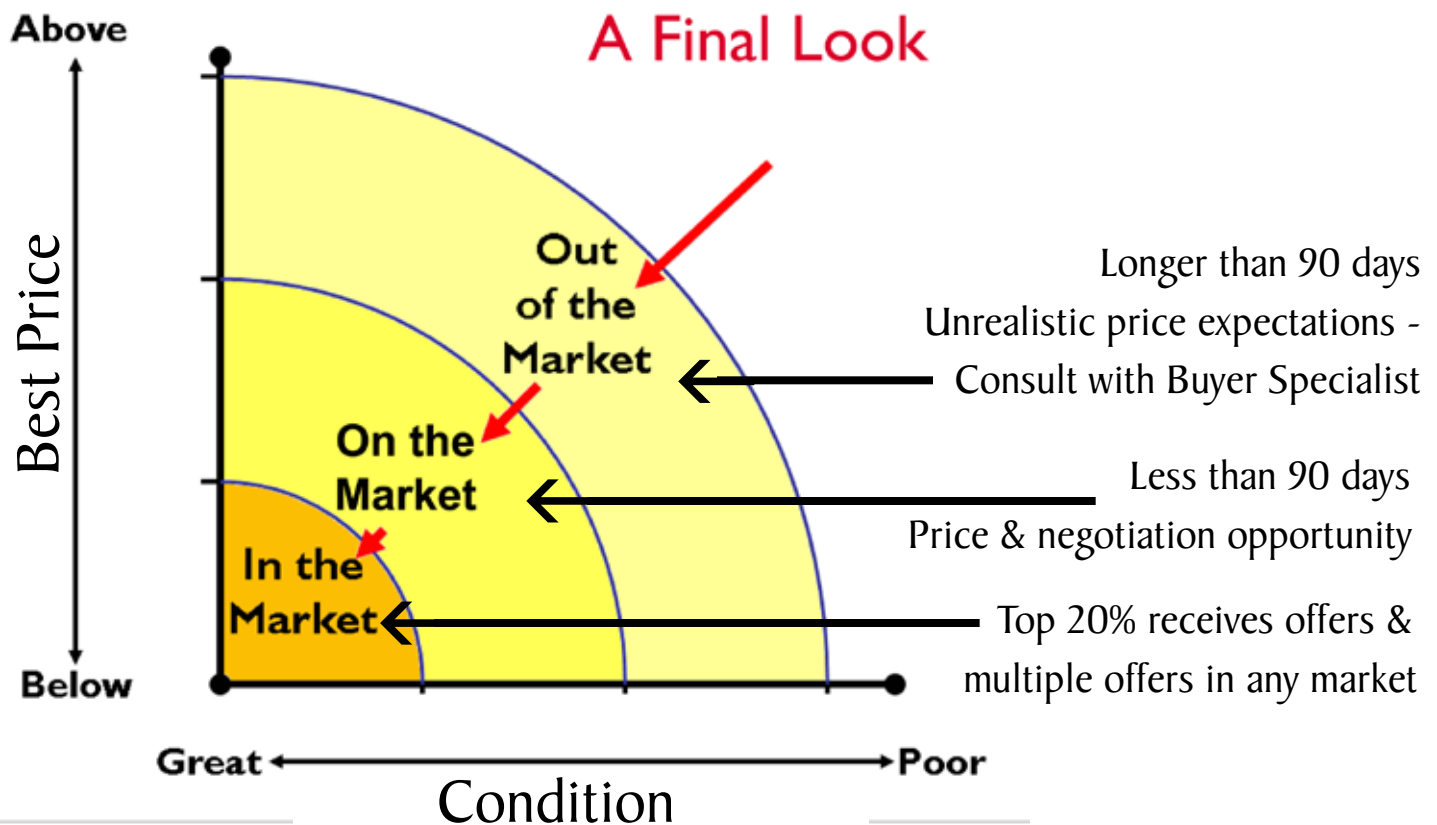


Market shifts occur based upon supply and demand. When supply is abundant prices decrease and there is more flexibility in negotiation for price and terms. This is called a buyers market.

When supply is low the shift occurs and this creates a Sellers Market. This can limit the number of available homes to purchase and can also create multiple offers that will drive the price higher than list.

It is very important to have a clear understanding of the market your in and know The Tale of Two Markets as illustrated below.

**You can't time the market - the market times you. The best 20% sell first and fast in any market regardless what is happening. This is the Tale of Two Markets and it's Shift. Know this and feel Comfortable and Confident in your next smooth move.**



# OUR CLIENTS GET ALL THE PROPERTIES



LUXURY HOMES  
INTERNATIONAL

KELLER WILLIAMS® REALTY

**We do the work of locating properties that match your criteria.**

**Remember - if you notice a property of interest - Call or email us first and we will get all the details!**

All properties listed in the MLS - Multiple Listing Service. This includes resale, new homes, and real estate listed by any company.

**FSBO** - For Sale By Owners

**Builders** - Both custom and large scale builders

**Internet** - email us the link and we will do the research.

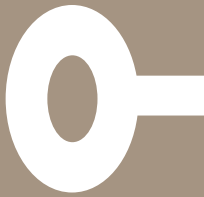


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# BUYING A NEW OR CUSTOM BUILT HOME



**Q:** Why should I use an agent to buy a builder's new-construction home?

**A:** The advantages are the same as those for purchasing a resale home. Your agent:

- Serves as your personal real estate consultant.
- Guides you through the process with professional representation.
- Provides you with valuable insight into the market.
- Helps you find the "almost perfect home" quickly.
- Offers you expertise in contract writing, negotiation, and closing assistance.
- Gives you advice regarding all builder's products.
- Finds the best match for your specific needs.
- Consults you through the complete build of your new home, also recommending when to have home inspections throughout the entire process.



The builder has a professional real estate representative watching out for their interests, and you need and deserve the same expert representation. Also, many builders use their own contract written by attorneys for them to only protect the builder. These contracts are often very complex in nature and very confusing.

It is extremely important that your interests be professionally represented when you enter into a contract for a semi-custom or a build-to-suit home. These transactions are very complex. The contract details must be exactly in order to protect you and to ensure that you get precisely the home you want.

**Q:** Do I save money if I buy directly from the builder?

**A:** There is absolutely no financial advantage for you to buy directly from the builder. You do NOT save any money! Builders have a "single price" policy, meaning that you are charged the same price whether your interests are represented by a buyer specialist or not. Just as in any resale, the seller pays your agent's fee. It pays for you to have someone looking out for your personal interests.

Remember, the builder requires that your buyer specialist accompany you on your first visit to the builder's sales center. Always call our office and request that your buyer specialist show you all builder products that interest you.

If you do go to a builder model sales center without your buyer specialist, please give the builder's representative our business card and always tell the builder that you are working with The Raesz Team. Then, be sure to let your buyer specialist know so that we can assist you regarding the builder and their product.

**Using a buyer specialist is a definite advantage for you!**

# THE BEST ADVICE... GET PRE-APPROVED



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## The Best Advice... Get Pre-Approved

Most real estate agents and lenders highly recommend that you, as a home buyer, get pre-approved with a lender before selecting a home to purchase. This way, you will have the best information about the right price range for your pocketbook.

### 9 Great Reasons To Get Pre-Approved

1. Pre-approval determines which loan program best fits your needs.
2. You won't waste time considering homes you can not afford.
3. You are ready to write and present an offer on the home you really want when you find it.
4. Your buyer specialist can give the seller a pre-approval letter for you.
5. In today's market, with multiple offers on properties, pre-approval puts you in a much better negotiating position.
6. You will know the amount needed for down payment and closing costs.
7. If you are a first-time buyer, you may be able to qualify for a special first-time buyer program that may allow you to afford more home for your money.
8. If you feel you would like and can afford a higher mortgage payment, other options may be available.
9. Peace of mind.

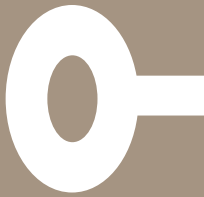


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# PREPARE FOR YOUR LOAN APPLICATION



## Loan Application Checklist

When it comes to getting pre-approved for your loan, your lender will ask you for the following items. To expedite the process, have the following information ready when you apply:

### Borrower Information:

- ☐ **Full name**
- ☐ **Marital status**
- ☐ **Age**
- ☐ **Address**
- ☐ **Previous address (if less than 2 years at current address)**
- ☐ **Landlord (past 2 years)**
- ☐ **Phone number**
- ☐ **Place of employment (past 24 months)**
- ☐ **Length of employment**
- ☐ **Previous employer (if less than 2 years at current employer)**
- ☐ **Social Security number**
- ☐ **Name and age of dependents**

### Income:

- ☐ **Base pay (pay stubs for 1 month)**
- ☐ **Overtime**
- ☐ **Bonuses**
- ☐ **Real estate income**
- ☐ **Interest income**
- ☐ **Alimony/child support (Copy of Divorce Decree) (Need not be disclosed, if you choose.)**
- ☐ **Other regular income (Social Security, retirement accounts, etc.)**
- ☐ **Last 2 years' W2s and federal tax returns**
- ☐ **Bank statements (past 3 months)**

### Assets:

- ☐ **Names and addresses for these accounts will be required along with account numbers**
- ☐ **Cash (savings, checking, money)**
- ☐ **Securities (stock, mutual funds)**
- ☐ **Value of real estate**
- ☐ **Proceeds from sale of current home**
- ☐ **Cash value of life insurance**
- Automobiles**
- Personal property**

### Liabilities:

**You will need the total due, monthly payments, and amount of payments remaining. Names, addresses, and account numbers will also be required.**

- ☐ **Automobile loan**
- ☐ **Bank loan**
- ☐ **Real estate mortgage**
- ☐ **Personal loan**
- ☐ **Notes payable**
- ☐ **Credit cards**
- ☐ **Alimony/child support**
- ☐ **Outstanding judgments**
- ☐ **Miscellaneous debt**
- ☐ **Bankruptcy and discharge of bankruptcy**

# WHY EVERY BUYER NEEDS A HOME INSPECTION



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**The Raesz Team recommends and encourages every buyer to have their home inspected prior to closing**



## Why Get a Home Inspection

- Evaluate the physical condition: structure, construction, and mechanical systems.
- Identify items that impact the habitability of the home that will need to be repaired or replaced.
- Estimate the remaining useful life of major systems, equipment, structure, and finishes.

## What Goes Into a Home Inspection

A home inspection gives you an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. The inspection gives an unbiased detailed report on the condition of your home.

## Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every aspect. You have the right to carefully examine your potential new home with a qualified home inspector. This is part of the "option period" you have paid for. A new home is just as important to have inspected as a resale. Builders miss, omit, or not complete as required in the process.



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# THE HOME INSPECTION

## Items that will be inspected are:

### Exterior

Exterior walls, windows, and doors; porches, decks, and balconies; garage.

### Roof

Roof type, material, and possible life expectancy..

### Interior Plumbing System

Hot and cold water system, the waste system and sewage disposal, water pressure and flow, and hot water equipment.

### Electrical System

Type of service, number of circuits, type of protection, outlet grounding, and load balance.

### Central Air System

Energy source, type of cooling equipment, capacity, and distribution.

### Interior Walls, Ceilings, Floors, Windows, and Doors

Walls, floors, ceilings, stairways, cabinets, and countertops.

### Attic

Structural, the trusses, insulation, and ventilation information.

### Fireplace

Notes about the chimney, damper, and masonry.

### Garage

Doors, walls, floor, automatic garage door opener.

### Appliances

Included could be a wide range of built-in and other home appliances listed in the purchase agreement.

### Lot and Landscaping

Ground slopes away from foundation, condition of walks, steps, and driveway.



# WHAT IS NEEDED IN OUR NEXT HOME



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Areas of Concern	Must Have	Other Needs
Bedrooms		
Baths		
Living		
Dining		
Stories		
Garage		
Kitchen		
Storage		
Exterior Construction		
Fence		
Age		
Pool		
Patio/Deck		
Utilities & Gas		
Fireplace		
Homeowners Association		
Lot Size		
Guest Suite		
Community Amenities		
Area		
Schools		
Utilities & Gas		

**Other Concerns?**  
Additional amenities that make the  
"almost perfect home" complete

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# NOTES

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**Approved by the Texas Real Estate Commission for Voluntary Use**

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

# Information About Brokerage Services

Before working with a real estate broker, you should know that the duties of a broker depend on whom the broker represents. If you are a prospective seller or landlord (owner) or a prospective buyer or tenant (buyer), you should know that the broker who list the property for sale or lease is the owner's agent. A broker who acts as a subagent represents the owner in cooperation with the listing broker. A broker who acts as a buyer's agent represents the buyer. A broker may act as an intermediary between the parties if the parties consent in writing. A broker can assist you in locating a property, preparing a contract or lease, or obtaining financing without representing you. A broker is obligated by law to treat you honestly.

## **IF THE BROKER REPRESENTS THE OWNER:**

The broker becomes the owner's agent by entering into an agreement with the owner, usually through a written - listing agreement, or by agreeing to act as a subagent by accepting an offer of subagency from the listing broker. A subagent may work in a different real estate office. A listing broker or subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first. The buyer should not tell the owner's agent anything the buyer would not want the owner to know because an owner's agent must disclose to the owner any material information known to the agent.

## **IF THE BROKER REPRESENTS THE BUYER:**

The broker becomes the buyer's agent by entering into an agreement to represent the buyer, usually through a written buyer representation agreement. A buyer's agent can assist the owner but does not represent the owner and must place the interest of the buyer first. The owner should not tell a buyer's agent anything that the owner would not want the buyer to know because a buyer's agent must disclose to the buyer any material information know to the agent.

## **IF THE BROKER ACTS AS AN INTERMEDIARY:**

A broker may act as an intermediary between the parties if the broker complies with The Texas Real Estate License

Act. The broker must obtain the written consent of each party to the transaction to act as an intermediary. The written consent must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. The broker is required to treat each party honestly and fairly and to comply with The Texas Real Estate License Act. A broker who acts as an intermediary in a transaction:

- (1) shall treat all parties honestly;
- (2) may not disclose that the owner will accept a price less than the asking price unless authorized in writing to do so by the owner;
- (3) may not disclose that the buyer will pay a price greater than the price submitted in a written offer unless authorized in writing to do so by the buyer; and
- (4) may not disclose any confidential information or any information that a party specifically instructs the broker in writing not to disclose unless authorized in writing to disclose the information or required to do so by The Texas Real Estate License Act or a court order or if the information materially relates to the condition of the property.

With the parties' consent, a broker acting as an intermediary between the parties may appoint a person who is licensed under The Texas Real Estate License Act and associated with the broker to communicate with and carry out instructions of one party and another person who is licensed under that Act and associated with the broker to communicate with and carry out instructions of the other party.

**If you choose to have a broker represent you,** you should enter into a written agreement with the broker that clearly establishes the broker's obligations and your obligations. The agreement should state how and by whom the broker will be paid. You have the right to choose the type of representation, if any, you wish to receive. Your payment of a fee to a broker does not necessarily establish that the broker represents you. If you have any questions regarding the duties and responsibilities of the broker, you should resolve those questions before proceeding.

Real estate licensee asks that you acknowledge receipt of this information about brokerage services for the licensee's records.

Buyer, Seller, Landlord or Tenant

Texas Real Estate Brokers and Salespersons are licensed and regulated by the Texas Real Estate Commission (TREC). If you have a question or complaint regarding a real estate licensee, you should contact TREC at P.O. Box 12188, Austin, Texas 78711-2188 or 512-465-3960





**Keller Williams Realty  
Buyer Representation Agreement**

Buyer: \_\_\_\_\_

Keller Williams Realty and The Raesz Team

Type: Residential

Market Area: Central Texas

Term: Commencing: \_\_\_\_\_, 20\_\_\_\_ and ending on \_\_\_\_\_, 20\_\_\_\_

After reading the information About Brokerage Services provided by Broker, Buyer has chosen to have Broker represent Buyer. By Signing below, Buyer appoints Broker as Buyer's agent for the term shown, granting to Broker the exclusive right to represent Buyer in the purchase of property suitable to Buyer, of the Type, and in the Market Area above described. By signing below, Broker accepts this appointment. The following constitutes the terms and obligations of both parties of this agreement.

**BROKER'S OBLIGATIONS:**

- o To use Broker's best efforts to locate and submit property meeting Buyer's criteria
- o To represent the interests of Buyer and assist in all phases of the buying process, and
- o To abide by all applicable laws, rules, and regulations, including the National Association of Realtors® Code of Ethics.

**BUYER'S OBLIGATIONS:**

- o To Advise all other parties of Broker's exclusive representation of Buyer
- o To conduct all purchase negotiations for property in the Market Area through Broker, and
- o To make all reasonable efforts to abide by the terms of the executed purchase contract

**INTERMEDIARY RELATIONSHIP:** In the event Buyer wished to purchase a property listed by broker, Buyer authorizes Broker to act as Intermediary pursuant to the Texas Real Estate License Act. In this event, both Buyer and Seller consent for Broker to act as Intermediary. If either Buyer or Seller does not authorize broker to act as Intermediary, then that specific property will be excluded from this agreement.

**BROKER'S FEE:** For these services, Broker will be paid a fee at closing equal to 3% (three percent) of the purchase price. If the Seller's offer of listing price does not include an amount sufficient to cover Broker's Fee, then Buyer agrees to raise Buyer's offer to include Broker's Fee being paid by Seller. Any additional fees paid or agreed to be paid by seller to Broker will be credited to Broker's fee at closing.

**TERMINATION:** This agreement terminates at 11:59 p.m. on the last day of the Term, unless, prior to that time, Buyer has entered into a contract to purchase property covered by this agreement. If Buyer is under contract, then this agreement will continue in effect until closing of that contract.

**MEDIATION:** If a dispute arises, concerning this agreement and cannot be resolved through good faith negotiations, then both parties agree to submit the dispute to mediation. If mediation becomes necessary, the parties will choose a mutually acceptable mediator and will share equally in the cost.

**ADDRESSES AND PHONE NUMBERS:** Each party provides their respective addresses and phone numbers below and agrees to inform the other promptly of any changes.

Buyer:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone 1: \_\_\_\_\_

Broker: Keller Williams Realty

The Raesz Team - \_\_\_\_\_  
1801 S. Mopac Exp. #100 Austin, TX 78746  
Phone 1: \_\_\_\_\_  
Phone 2: \_\_\_\_\_

Broker cannot give legal advice. This is intended to be a legally binding agreement. **READ IT CAREFULLY.** If you do not understand the effect of this agreement, consult your attorney **BEFORE** signing.

\_\_\_\_\_  
Buyer Date

By: \_\_\_\_\_  
The Raesz Team Date

# BUYER PREPARATION



LUXURY HOMES  
INTERNATIONAL

KELLER WILLIAMS® REALTY

Our Mission, Vision and Our Written Guarantee convey our commitment to serve your real estate needs. To be your Realtor for Life!

**Direct | 512.794.6635**

**Toll Free | 800.879.1161**

**Fax | 512.448.4822**

**URL | [www.YourKeyToResults.com](http://www.YourKeyToResults.com)**

**Email | [raesz@kw.com](mailto:raesz@kw.com)**

## **Our Mission:**

Ensure you obtain the best price and terms on your home purchase while delivering a high level of fiduciary service to you and your family.

## **Our Vision:**

Exceed your expectations such that you will feel confident in referring us to your friends, family, and co-workers.

## **Our Guarantee:**

At any time you feel our focus is not in your best interest you can cancel our agreement.

**The Raesz Team is ready to work for you!**



CALL THE RAESZ TEAM 512-794-6635