



LET'S FIND

home

YOUR HOME BUYER GUIDE

AUNDREA DUDIK, LICENSED TX ASSOCIATE BROKER,
REALTOR®, LHS, ABR®, MRP



YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & an exceptional client experience.

Aundrea is an entrepreneurial-minded professional deeply passionate about the world of real estate. Her fascination with this field stems from its fusion of community collaboration, business strategy, and strategic thinking. Holding a background and Masters in psychotherapy, Aundrea thrives on effective communication, recognizing its pivotal role in her work as a Realtor®. She strongly comprehends the emotional and mental strain associated with buying or selling a home, prioritizing validation, understanding, and exceeding her clients' needs.

Her dedication to both her profession and community is evident through her exceptional service and active engagement in initiatives that uplift and benefit others.

Beyond work, Aundrea finds joy in community activism, reading, running, and adventurous moments with her husband, two toddlers and Golden-doodle, Holly.

Aundrea Dudik

LICENSED TX ASSOCIATE
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CLIENT TESTIMONIALS

Meet Some Of Aundrea's Happy Clients

"Aundrea goes above and beyond to make sure her clients get the very best."

Aundrea is absolutely the best! She was in constant communication keeping us informed of everything. She is very knowledgeable in real estate. Aundrea goes above and beyond to make sure her clients get the very best. Wish we had another house to sell just so we could work together again. I will definitely recommend Aundrea to anyone that is selling or buying a house. There is nothing negative to say about Aundrea.

ANDREWS FAMILY (BUYERS & SELLERS)



"We couldn't have chosen a better person to put our trust in with helping us find the perfect home for our family! "

Aundrea was absolutely amazing, so sweet, and personable. We couldn't have chosen a better person to put our trust in with helping us find the perfect home for our family! She absolutely rocked every part of this process and was so patient with us we appreciate her so much! Not only is she a fantastic realtor but she's also just a great person all around! Can't Thank her enough!

HUFFER FAMILY (BUYERS)





CLIENT TESTIMONIALS CONT.

*"She is always on top of things,
and she gave us right advise
without being pushy."*

Aundrea helped us tremendously with the purchase of our dream home. She is a very reliable agent, and we were so happy to have her as our realtor from the beginning of our house hunting journey. She is always on top of things, and she gave us right advise without being pushy. I highly recommend her to anyone who looking for a GOOD and RELIABLE realtor. We will definitely use her again if we have another need to purchase a house. Thank you, Aundrea for your help:)

DE LOS SANTOS FAMILY (BUYERS)

*"This was such an awesome
transaction. We sold in two
weeks!!!"*

It's been an amazing experience working with Aundrea Dudik. She always encouraged us that she will do her absolute best to insure we priced and present our home according to a seller and a buyers point of view. This was such an awesome transaction. We sold in two weeks!!! Amazingly smooth. If I had any concerns Aundrea address them honestly. Never left us hanging on what to do next or what is going to occur next. You'll never regret having her as a buying or selling agent. Thank you whole heartedly Aundrea Dudik!!

LAWSON FAMILY (SELLERS)

*"She is honest and we always felt
she was looking out for our
interests."*

Aundrea was the absolute best to work with. We found her after having a disappointing experience with another company. She was always available to show us homes. She is honest and we always felt she was looking out for our interests. Aundrea's experience in negotiations helped us to pay a lower than asking price in this challenging sellers market. If you are looking for a realtor that will work hard for your best interest, I strongly recommend Aundrea Dudik. She will not let you down!

BARRY FAMILY (BUYERS)

*"She made selling our house and
buying a new one as easy as it could
be, even in this crazy market"*

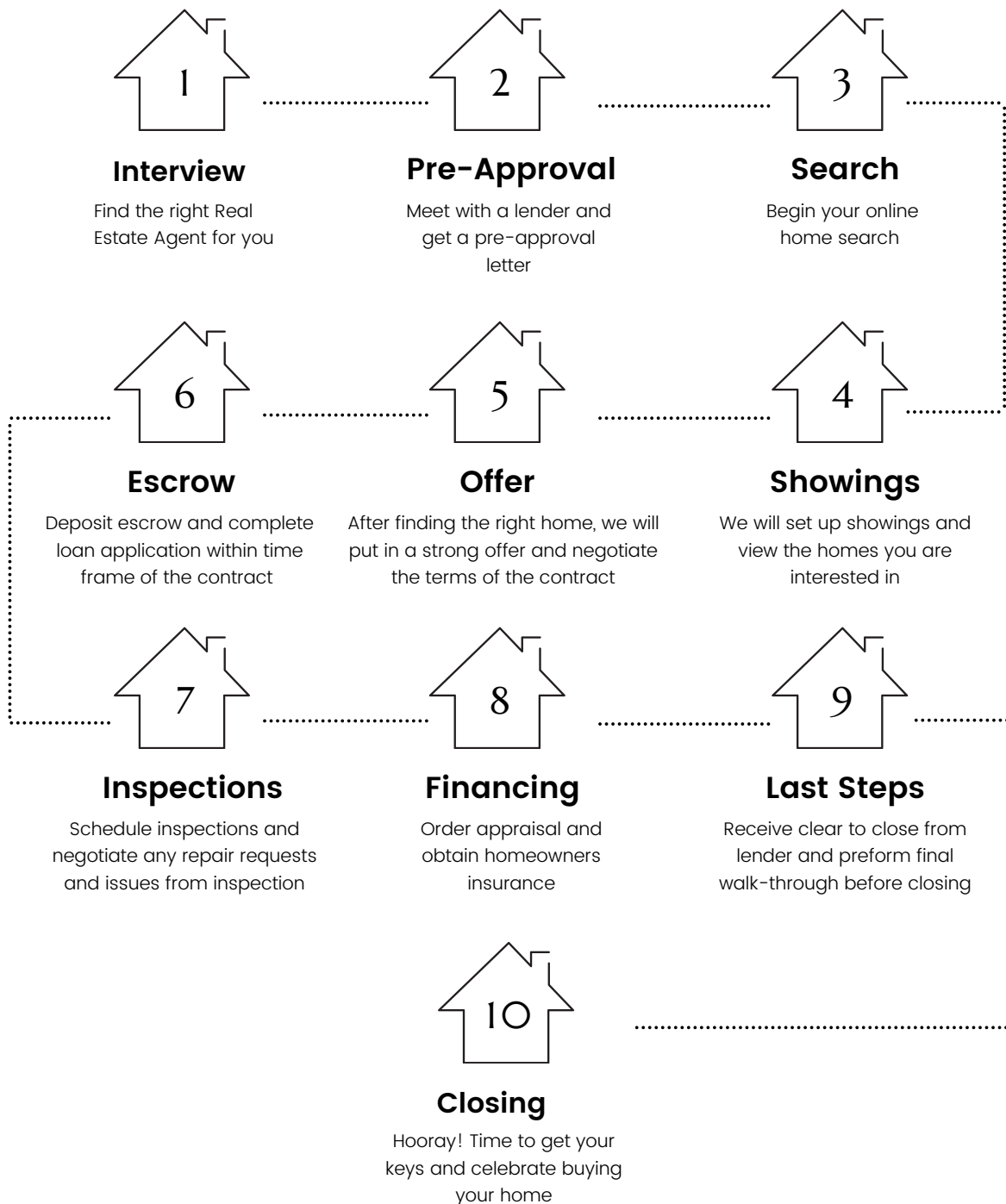
First, I want to start by saying that Aundrea is more like a friend than a realtor at this point. It's hard to believe that we only met a few months ago. She went above and beyond every step of the way. Her responsiveness is top notch. The knowledge that she has of all things real estate is amazing. She made selling our house and buying a new one as easy as it could be, even in this crazy market. Aundrea was reassuring and was always there to answer any questions that I had. Her sense of humor is just the icing on the cake!

WILLIAMS FAMILY (BUYERS AND SELLERS)

FINDING YOUR HOME

Our Proven Home Buying Roadmap

THE BUYER ROADMAP OVERVIEW



THE AUNDREA DUDIK EXPERIENCE

The Home Buying Timeline

My Signature Process

Step One

Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

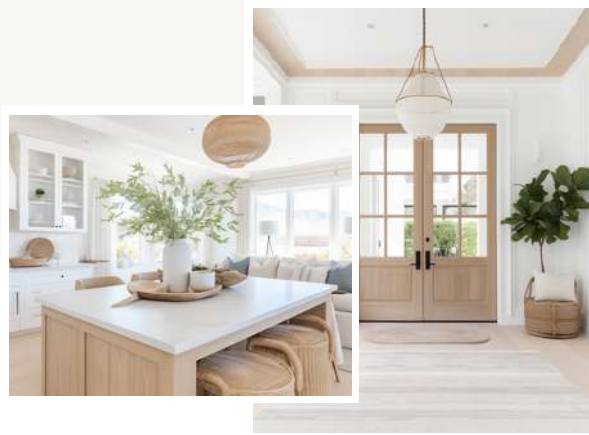
The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

Step Eight

The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!





FINANCES

Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

✓ What is the best type of loan for me?

✓ Do I qualify for any special discounts or loan programs?

✓ What interest rate can you offer?

✓ When can you lock in my rate?

✓ What fees can I expect from you?

✓ What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Finding Your Perfect Home



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

RECOMMENDED LENDERS

Preparing For Meeting With A Lender

Please feel free to reach out and interview some of the lenders that I know and trust.

Jacob Studdard, Mortgage Broker, NMLS 2223082- Edge Home Finance (Army Veteran)



(512) 669-8754 Direct

jacob.studdard@edgehomefinance.com
Belton, TX

Lacey Steenson, Loan Officer, NMLS 457201 - Fairway Mortgage



(402) 657-9014 Cell
(254) 933-9500 Office

lacey.steenson@fairwaymc.com
1127 Lake Rd, Ste 300, Belton, TX 76513

Stacie Bratton, Senior Vice President - Central National Bank



(254) 743.6920 Direct

sbratton@cnbtemple.com
938 Canyon Creek Drive | Temple, TX 76502

FINDING YOUR HOME

HOME SEARCH

Starting The Home Search



Step One

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).



Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.



Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.





YOUR PERSONAL PREFERENCES

IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What's Important To You?

Kitchen

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

Bathrooms

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

Main Living Area

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Master on main floor

Additional Features

- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space

Place a check mark next to any amenity that you consider a must have on your next home.

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Financing Amount
- ✓ Escrow Deposit
- ✓ Closing Date
- ✓ Inspection Period
- ✓ Closing Costs



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's common to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Home Inspection
- Radon Testing
- Wood-Destroying Insects (WDI) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

Inspection Time Period

The typical inspection period is between 7-10 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

Recommended Home Inspectors

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



FINDING YOUR HOME

MY RECOMMENDED INSPECTORS

Preparing To Choose An Inspector

Please feel free to reach out and interview some
of the inspectors that I know and trust.

Averson Inspections



(254) 931-7978 Office

clientcare@aversoninspections.com
aversoninspections.com

Inspect It Austin



(512) 657-3460 Office

info@inspectitaustin.com
inspectitaustin.com

Centex Home Inspections



(254) 397-6465 Office

centexhomeinspections@gmail.com
centexhomeinspections.com



OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

04.

Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved you loan documents and we can confirm your closing date with the title company or attorney.

Get your keys and celebrate buying your home





"Real Estate is not simply a job for me, it is my passion. I am dedicated to helping each and every one of my clients achieve their real estate goals and have an exceptional home buying experience."

- AUNDREA DUDIK

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Your Home Matters

Thank you for choosing to explore the world of real estate with me. Your trust in my expertise is deeply appreciated. Whether it's finding your ideal home or making strategic investments, I'm honored to be part of your journey. Let's collaborate and turn your aspirations into cherished realities. I'm grateful for the opportunity to assist you in achieving your real estate goals.



Aundrea Dudik

LICENSED TX ASSOCIATE BROKER, REALTOR®

SERVING CENTRAL TX

- TEMPLE, BELTON, LRA, SALADO, KILLEEN AND BEYOND! -



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Vista
REAL ESTATE