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REALTY

Hello!

Thank you for considering PH Realty Team to guide you through the exciting journey of buying your new home. Our entire team is dedicated to not only meeting but exceeding all your real estate needs. This guide has been thoughtfully designed to serve as a valuable resource throughout the home-buying process.

While this guide provides a clear overview of the steps involved, please know that we are here to ensure your experience is uniquely tailored to your goals and preferences. We will adapt our services to align with your needs, keeping your satisfaction as our top priority.

If you have any questions or need assistance at any stage, don't hesitate to reach out. We're here to help every step of the way and look forward to supporting you on your journey to finding the perfect home!

Best,

Lauren Callaway

Lauren Callaway
CEO + Team Leader



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THE PEOPLE WHO MAKE UP PH REALTY TEAM
SHARE THE VISION AND VALUES OF OUR COMMUNITY



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**MEET
THE TEAM**

ABOUT ME



Raised in Atlanta, Texas and shaped by life across the Ark-La-Tex, Chicago, St. Louis, and West Tennessee, I bring a broad perspective and a deep appreciation for community. After returning home in 2008, I continue to nurture my own roots by staying committed to raising my two sons, coaching youth sports, supporting local development and redevelopment, and working closely with recovery and rehabilitation programs. These experiences have led to strong connections throughout the region with a variety of services and professionals--connections that now serve my clients as valuable local resources.

With more than a decade of experience in hospitality service and industrial maintenance, I learned early how to anticipate needs, solve problems before they become obstacles, and remain calm and dependable when the stakes are high. Through hard work and profound dedication to detail, I bring a perspective of honest and empathetic service to others. As a member of PH Realty Team, I combine detailed professionalism, creative problem-solving, and a service-first mindset to deliver an experience based on trust, clarity and results.

Buying and selling a home is one of the most important decisions most people will ever make. If you're looking for an agent who values people over transactions and community over commission, I'm ready to partner with you on your next real estate adventure.

WHAT WE DO

We are a full-service, fully licensed "boutique" real estate and design firm focused on our clients and customer service. Our market knowledge and research techniques have proven that we price to optimize sales. A house that looks amazing at the right price means a sale! This knowledge translates to excellent negotiation skills for our buyers and leads to the best price for their most significant investment!

We are experts within the Texarkana Metro for designing and building your dream home with the top builders in our area. We stage new and existing homes and use a professional photographer for still photographs and a 3D multi-floor digital walkthrough to market our listings to stand out above the rest!



OUR PROMISE

WE PROMISE TO RESPECT YOUR CONFIDENCE.

WE PROMISE TO GIVE YOU GOOD ADVICE.

WE PROMISE THAT YOU WILL UNDERSTAND WHAT YOU'RE SIGNING.

WE PROMISE TO TELL YOU THE TRUTH ABOUT YOUR PROPERTY.

WE PROMISE TO FOLLOW THROUGH AND FOLLOW UP.

STEPS TO BUYING A NEW HOME



STEP ONE

01 BUYER QUESTIONNAIRE

BUYER INTAKE

STEP TWO

- 01** EXCLUSIVE REPRESENTATION AGREEMENT
- 02** WHAT TO EXPECT
- 03** PREPARE YOUR FINANCES
- 04** GET PREAPPROVED FOR A MORTGAGE

PREPARING TO BUY

EXCLUSIVE REPRESENTATION



Listing Agreements have been used for decades and sellers have benefited from exclusive representation due to the Listing Agreement. Buyers deserve the exact representation, which can only be accomplished through an Exclusive Representation Agreement.

In order to provide the highest level of service possible to my clients, I only work for those with whom I have a signed agency agreement. With sellers, that means a listing agreement. With buyers, that means a buyer representation agreement. Without that agreement, I not only don't represent you, I can't represent you. Without that agreement, you're a customer, not a client, and I will owe my allegiance to the seller. This is not only for me but for all agents, whether they mention it or not.

EXCLUSIVE REPRESENTATION



At PH Realty Team, our commitment to providing exceptional service to our clients is matched by our dedication to transparency, professionalism, and legal compliance. To ensure clarity and mutual understanding, we have established a policy regarding Buyer Representation Agreements (BRAs) before showing any property.

Prior to viewing any property, prospective buyers are required to sign a Buyer Representation Agreement. This agreement formalizes the relationship between the buyer and PH Realty Team, outlining the terms and obligations of both parties throughout the buying process. Our agents will take the time to thoroughly explain the contents of the BRA to the buyer, addressing any questions or concerns they may have. By implementing this policy, PH Realty Team aims to uphold the highest standards of professionalism and integrity while fostering trust and clarity in our relationships with buyers.

WHAT TO EXPECT

WHAT YOU CAN EXPECT FROM ME

- *Do our very best to ensure exceptional service to our Client.*
- *Act as fiduciary representative of the Client, keeping all personal information confidential. Suggest financing options and refer Client to competent lenders.*
- *Assess market value of homes, research comparable sales. Strategize, prepare, and negotiate all offers and contract documents providing the maximum investment value for the Client.*
- *Advise Client and negotiate any inspection issues and remedies. Coordinate closing details and ensure compliance with offer details.*
- *Communicate at a high level. Respond to all inquiries in a timely fashion.*

WHAT I'LL NEED FROM YOU

- *Be honest and truthful about home desires and needs.*
- *Obtain lender pre-approval at the beginning of the real estate process.*
- *Communicate issues, questions, and concerns to REALTOR in a timely manner.*
- *Inform builders, for sale by owners, and other Agents at open houses that you are represented by a REALTOR. Allow your REALTOR to contact builders and for sale by owners on your behalf.*
- *Provide any needed documents or information to your REALTOR in a timely manner.*

PREPARE FINANCES

BEFORE YOU START SHOPPING FOR YOUR PROPERTY, IT IS A GOOD IDEA TO MAKE SOME PREPARATIONS.



BUILD YOUR GREENFILE

A green file contains all your important financial documents. You will need it to secure financing for your property. The typical green file should contain:

- Financial statements
- Bank accounts
- Investments
- Credit cards
- Auto loans
- Recent pay stubs
- Tax returns for 2 years

- Copies of leases for investment properties, 401K statements, life insurance, stocks, bonds, and mutual account information.

CHECK YOUR CREDIT RATING

Checking your credit score with a lending institution is recommended before buying a property. Three credit reporting agencies (Equifax, Experian, and Trans Union) are used by lenders to research your credit ratings.

We can recommend experienced lenders for residential, construction, commercial, and investment real estate fields.

BE CAREFUL WITH YOUR FINANCES

Now is not a good time to make sudden career changes or large purchases. You want to approach your property purchase from a position of financial stability.

GET PREAPPROVED FOR A MORTGAGE

Before you're ready to start house hunting, you need to get preapproved for a mortgage. If you don't already have someone in mind, I partner with some of the best lenders in the industry, and I'd be happy to introduce you, so you'll be taken care of.

To get preapproved, you need to apply with a lender. The preapproval process typically involves answering some questions about your income, your assets, and the home you want to buy.

After your approved, your lender will give you a preapproval letter that states how much you're approved for based on your credit, assets, and income.

Pre-approvals are a dress rehearsal for your mortgage and are necessary to make a serious offer on a home. They typically expire after 90 days and can be refreshed if you don't find the home you're looking for in that time.

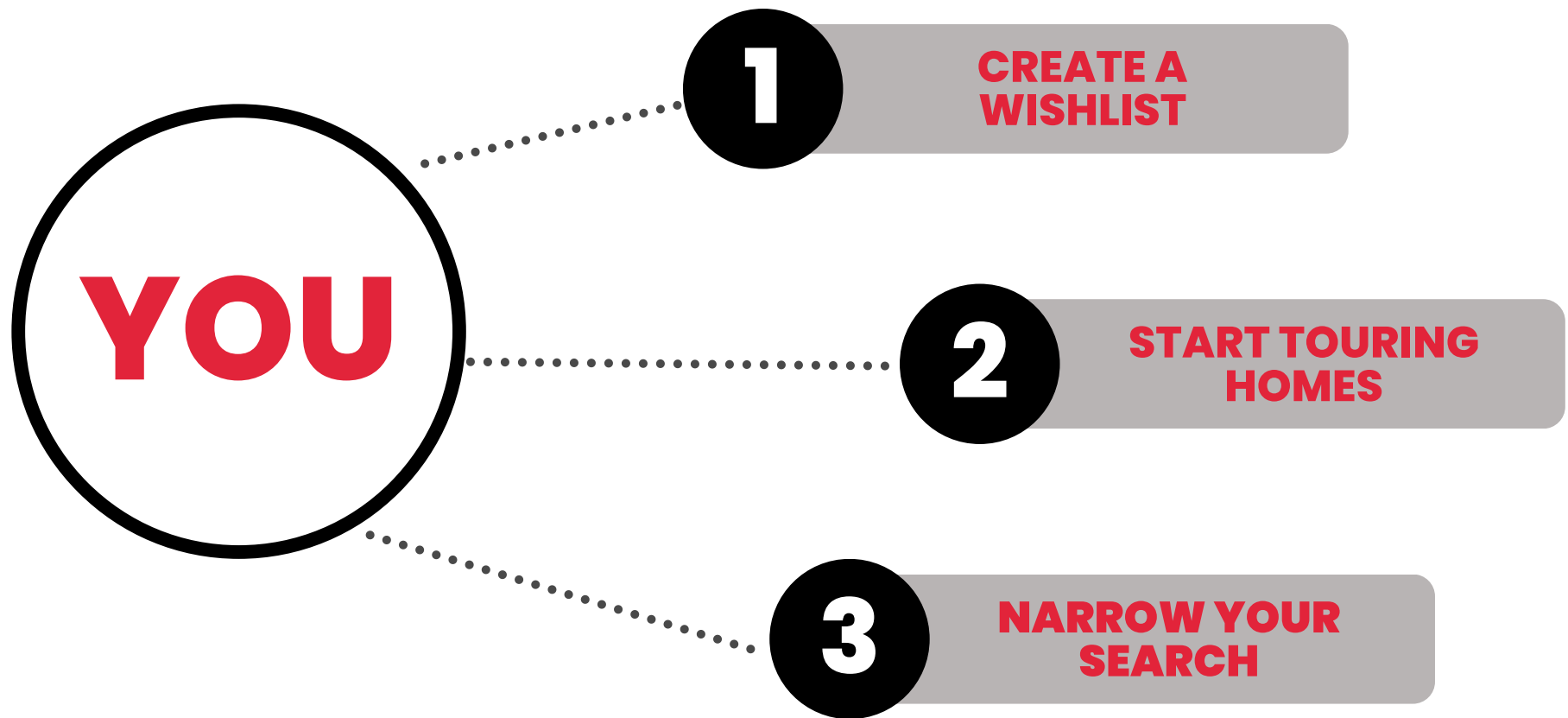


STEP THREE

- 01** CREATE A WISH LIST
- 02** START TOURING HOMES
- 03** NARROW YOUR SEARCH

HOME SEARCH

HOME SEARCH



STEP FOUR

- 01** WRITING AN OFFER
- 02** NEGOTIATE REPAIRS
- 03** INSURANCE AND INSPECTION
- 04** ORDER AN APPRAISAL

OFFER & CLOSING

NEGOTIATE REPAIRS

Though some items, like prorating property taxes or HOA fees, will already have been addressed in your offer letter, you may still have some items to negotiate before closing.

Your ability to negotiate can hinge on what kind of market you're facing. In a strong seller's market, it can be difficult to get concessions, since the seller can simply go to their next offer. But if it's an issue that will come up with any buyer — for example, a necessary repair that will get flagged by any home inspector — you may still have leverage.



Asking for a credit at closing rather than for the seller to complete needed repairs can help keep the transaction moving. The seller simply rebates you an agreed-upon amount for specific improvements. That can save you a bit of cash at closing, plus handling the repairs yourself (whether DIY or with a pro) ensures the work will be done to your satisfaction.

INSURANCE AND INSPECTION

FINALIZE HOME INSURANCE

When getting a loan, your lender mandates property insurance whose cost varies with the institution and property price. Shopping around can save you hundreds yearly on homeowners insurance. These tips can help you save.

- *Consider a higher deductible. Increasing your deductible by just a few hundred dollars can make a big difference in your premium.*
- *Ask your agent about discounts. Safety features like deadbolts, smoke detectors, alarms, storm shutters, or fire-resistant roofing can lower premiums. Over 55 or loyal customers may also qualify for discounts.*
- *Insure your house, not the land under it. After a disaster, the land is still there. If you do not subtract the value of the land when deciding how much homeowner's insurance to buy, you will pay more than you should.*

ORDER AND ATTEND INSPECTION

Once the seller accepts your offer, you must have a licensed property inspector inspect the property within the time frame agreed upon in the effective contract to purchase. You may elect to have different inspectors inspect the property if you wish to obtain professional opinions from inspectors who specialize in a specific area (e.g., roof, HVAC, structure). If you are purchasing a commercial property, then you will need to have an environmental audit done on the site for the lending institution. We can recommend several different inspectors. Depending on the outcome of these inspections, one of two things may happen:

- *Either each milestone is successfully closed and the contingencies will be removed, bringing you one step closer to the close, or*
- *The buyer, after reviewing the property and the papers, requests a renegotiation of the terms of the contract (usually the price).*

ORDER AN APPRAISAL

When your home is under contract, you can't move forward with the sale until an appraisal is done on your home.

The outcome can affect whether or not you make it to closing and whether the price in the offer is the price you'll end up with on settlement day.

We go the extra mile during this phase of being under contract, meeting the appraiser at your home, and creating an information packet that helps the appraiser have all the information he or she needs for a favorable outcome.

You don't want the appraised value of your home to come in below the price you've negotiated with the buyer, so we have a very specific process for making sure that doesn't happen!



STEP FIVE

01 SCHEDULING YOUR MOVE

02 CLOSING DAY

MOVING IN

SCHEDULING YOUR MOVE

AFTER SIGNING	4 WEEKS TO MOVE	2 WEEKS TO MOVE	1 WEEK TO MOVE
• Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like • Donate or sell items that are in good condition • Get copies of medical records and store them with your other essential documents • Create an inventory of anything valuable that you plan to move • Get estimates from moving companies	• Schedule movers/moving truck • Buy/find packing materials • Start packing	• Contact utility companies (water, electric, cable) • Change address (mailing, subscriptions, etc.) • Minimize grocery shopping • Keep on packing	• Obtain a certified check for closing • Complete final walkthrough • Finish packing • Clean • Pack essentials for a few nights in the new home • Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number

MOVING TRUCK

When you partner with us for your home transaction, you gain access to our box truck at no additional cost. Whether you're moving in or out, our truck equipped with a ramp, dolly, and moving blankets is at your disposal. It's not just any truck – it's meticulously maintained and exclusively for our clients.

This is just one of the many perks you receive when collaborating with PH Realty Team. When you engage our services, you're not just hiring an agent; you're tapping into a network of professionals committed to your satisfaction. We invest significant resources to ensure your home buying or selling journey is exceptional.



Offering a free moving truck is our expression of gratitude for choosing us as your real estate partner. We understand the significance of choosing a new home or relocating, and we're privileged that you've entrusted us with this important decision. If you're contemplating a home sale or purchase, reach out to us today.

CLOSING DAY

☐ FINAL WALKTHROUGH

We will do a final walk of the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

☐ CLOSING TABLE

Bring to closing:
Government-issued photo ID
Copy of the sales contract

☐ BE SURE TO

- Verify final repairs.
- Check for all items included in the sale.
- Copies of paid bills and warranties are in hand.
- No major, unexpected changes have been made to the property since last viewed.

☐ RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!



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