



A Better Home Buying Experience

My role as your buyer's agent is to help you discover what's important to you in a home, collaborate with you on a detailed search that meets your criteria, and when we've found the home that meets all of your needs; I'll negotiate and problem solve on your behalf. My goal is to make your home buying experience an enjoyable one.

Why use a buyer's agent?

There's typically two agents involved in most real estate transactions: the listing agent, and the buyer's agent. The listing agent is working for the seller. It's their job to get as much money as possible for the homeowners.

Who's working for you? As your buyer's agent, I'll help you accurately price a home before making an offer, and negotiate on your behalf. And the best part is the sellers pay the commission. **My services are completely free to you.**



DISTRICT SOUTH

REAL ESTATE CO.

District South is truly unique in today's world of real estate business models. Our focus is to reignite the independent brokerage atmosphere through our agents and their clients. Locally, we aim to embrace the values found throughout our community. Holistically, we have a distinctive brand with agents that match our positive company mindset. Our agents are those that have an outstanding reputation with their client base, treat other agents professionally, and are held in high regard by the general public. We are confident that District South will be the finest firm in the areas we operate in.

Your Buyer's Agent



DISTRICT SOUTH
REAL ESTATE CO.

(37) 534-0555



Get Pre-Qualified

This is step #1 in the homebuying process. A pre-qualification is the key component in making a strong offer. Even if you have strong credit, the pre-qualification process will often find things that can be tweaked, lowering your interest rate.



Buyer Consultation

By taking the time to understand what your perfect home is we'll make the homebuying process and enjoyable and efficient process. We can either meet in person at the District South office in the Oil Center, or we can schedule a conference call.



Building a Customized Home Search

In another life, I could have had a career in research and statistics. When I find the perfect home for a buyer, I think I get just as excited as they do. Once I understand exactly what you're looking for, I'll setup a search portal in the Acadiana MLS, and you'll begin receiving properties updates via email. I'll periodically check in with you to make sure we're on the right track.



An overview of the purchase process



Comparable Sales

We'll research comparable sales in the neighborhood to help us verify if the home is priced correctly.



Purchase Price

Depending on the comps, we can make an offer with a reduced sales price, or we can make an offer asking the seller to pay for closing costs, or both.



Inspection Period

Once your offer is accepted, your inspection period begins. A home inspector will check the home from top to bottom and provide a report with any deficiencies. This is your time to make sure this is the house you want to buy.



Appraisal

After inspections are completed, deficiencies are remedied, and all parties agree to proceed with the sale, your lender will order an appraisal.



Mortgage Underwriting

Your lender will send your file to underwriting. They make sure all t's are crossed and i's are dotted.



Closing and Keys!

Once the lender clears your file to close, we'll meet at the title attorney's office to sign documents, and get your keys!



Home Financing

Lenders will have different programs and different rates so I always suggest that my clients shop around for a mortgage.

I do have a great referral though! My wife, Tracey Lassere, is the branch manager of Assurance Financial Group. They are a locally owned mortgage lender. Their office is conveniently located in River Ranch, giving you the option to sit down with a lender and discuss the different programs that are available.

Most importantly: If it's 8:00PM on a Sunday, and we find the perfect house, you'll have no issues getting the pre-qualification letter that needs to accompany the offer.



Be prepared to provide the following information:

Income/Asset Documents

- Tax Returns - Last 2 Years
- W2/1099 - Last 2 Years
- Paystubs - Last 30 Days
- Bank Statements - Last 2 Months

Additional Required Information

- Savings and Investments - Last 2 Months
- Credit History
- All current debt owed
- Income/Employment History - 2 Years
- Estimated home purchase price
- Money available for down payment

How much cash should you have available?

The amount of cash required before making an offer depends on the type of loan and the cost of the house. The numbers below are a starting point.

Deposit: - \$1,000 - \$2,000

Home Inspection: - \$350 - \$550

Pest Inspection: - \$75-\$100

Down Payment: Varies by program

What's included in closing costs?

Prepays

Prepays are not a fee, as such, but are costs associated with your home that need to be paid at closing. These include Property Taxes, Homeowner's Insurance, and Mortgage Interest that will accrue between the closing date and month-end.

Closing Costs

Closing Costs are fees paid to the many people who work on your loan in all its varied aspects, from your Processor and Underwriter, to third parties such as the person who completes your home's Appraisal, and Title Attorney.

Closing Costs are typically paid by the Buyer. Oftentimes, however, costs are divided between the Buyer, Seller, and sometimes the Lender in the form of a Lender Credit.