Buyer's GUIDE



CLAUDIA RODDY

-REAL ESTATE AGENT-

JMG
JASON MITCHELL GROUP



Hello!

I'M CLAUDIA RODDY

nice to meet you!

As a dedicated real estate professional, I am passionate about helping buyers, sellers, and investors achieve their real estate goals with confidence and peace of mind.

With a strong understanding of the real estate market, strategic pricing, innovative marketing, and skilled negotiation, I am committed to delivering exceptional results while protecting my clients' best interests.

I believe in staying ahead of the market by leveraging the latest technology, advanced digital marketing tools, professional photography, virtual tours, social media advertising, and targeted online marketing strategies to maximize your property's exposure, attract qualified buyers, and position your home to achieve the best possible results.

I understand that buying or selling a home is more than just a transaction—it's an important milestone and one of life's biggest financial decisions. That's why I take pride in providing personalized service, honest guidance, clear communication, and attention to every detail throughout the entire process.

Whether you're purchasing your first home, selling a property, relocating, or expanding your investment portfolio, my goal is to make your real estate journey as smooth, rewarding, and stress-free as possible.
Your goals are my priority, your trust is my foundation, and your success is my greatest reward.

Let's Make It Yours!

Claudia Roddy
REALTOR® | Jason Mitchell Group
Buy | Sell | Invest | Relocate
claudiaroddyrealtor.com

About us



THE *Process*



HOME BUYER'S *Roadmap*

1

GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
- Set a budget

2

MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
- Set wants & needs

3

FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary

4

MAKE AN OFFER

- Research comps in the area
- Work with your realtor to write the best offer
- Negotiations may arise

5

OFFER SIGNED

- Initial negotiations are completed. Both parties have signed contract

6

INSPECTIONS

- Professional home inspection takes place
- Some necessary repairs may be discovered.
- Negotiate repairs

7

APPRAISAL

- Professional appraisal ensures the property is worth the loan and purchase price you agreed to pay

8

TITLE COMMITMENT

- The title company will send you a title insurance policy for the property

9

DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing

10

CLOSING

- Final walk-through
- Sign closing documents
- Receive your key

Claudia

RODDY

- REAL ESTATE AGENT-

10 STEPS TO *Buying a home*

1	
2	FIND THE RIGHT AGENT
3	PREPARE FINANCES
4	GET PRE-APPROVED
5	START HOME SHOPPING
6	MAKE AN OFFER
7	ORDER AN INSPECTION
8	NEGOTIATE FINAL OFFER
9	APPRAISAL ORDERED
10	SCHEDULE THE MOVE
	CLOSING DAY

01

FINDINGTHE *Rightagent*

Lookforan agent with experience, knowledge, strongcommunication skills, and a professional demeanor. They should have a deep understanding of the local market and be able toprovide you with personalized guidance and support tailored to your unique needs and preferences. It's also important to find an agent youfeel comfortable working with and who is committed to providing exceptional customer service. With the right agent by your side, you can find the home of your dreams with confidence and ease.

GETTING YOU IN THE DOOR

Finding the right buyer real estate agent is crucial to ensuring a smooth and successful home-buying experience.

STAYING ON TOP OF THE PAPERWORK

As a real estate buyer agent, staying on top of the paperwork is essential to ensure a smooth and timely transaction. I am highly organized and detail-oriented, and I pride myself on my ability to manage and track all necessary documents and

deadlines withprecisionand efficiency.

ON YOUR SIDE

As a real estate buyer agent, I am dedicated to representing your best interests throughout the entire buying process, from property search to negotiation and closing.





AFFORDABILITY

As a real estate buyer agent, I focus on finding affordable properties that meet my clients' needs and budget.

PROBLEM SOLVER

As a real estate buyer agent, I am a skilled problem solver, able to anticipate and address any challenges that may arise during the buying process. I work tirelessly to find creative solutions that meet my clients' needs and achieve their real estate goals.

NEIGHBORHOOD EXPERT

As a real estate buyer agent, I am a neighborhood expert, knowledgeable about the local community, schools, amenities, and property values. I use this expertise to help my clients find the right neighborhood that meets their lifestyle and investment needs, while ensuring they get the best possible value for their money.

02 PREPARE *Financing*



HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs $300 to $500

03 GET *Pre-approved*

Being pre-approved, unlike being pre- qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



GET *qualified*

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT NO
VA LOAN	620	DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% 10%
203K LOAN		3.5%
CONVENTIONAL 97		3%
CONVENTIONAL LOAN	640 620 640	5-20%



Income QUALIFICATIONS

QUALIFYING INCOME

- W-2 Income/Salary
- Income from part-time jobs
- Income from a second Job
- Overtime & Bonuses
- Seasonal jobs
- Self-employed Income
- Alimony & child support (Documentation required)



NON-QUALIFYING INCOME

- Income from the lottery
- Gambling
- Unemployment pay
- Single bonuses
- Non-occupying co-signer income Unverifiable income
- Income from rental properties

NEEDED DOCUMENTS

- W2'S FROM THE PAST 2 YEARS
- 3 MONTHS WORTH OF PAY-STUBS
- BANK STATEMENTS (PAST 3 MONTHS)
- PREVIOUS 2 YEARS OF TAX RETURNS
- LIST OF YOUR DEBTS & ASSETS
- DIVORCE DECREE
- ADDITIONAL INCOME DOCUMENTS

TYPES OF *mortgage loans*

TYPES OF LOANS	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
SELECT SMART PLUS	Anyone who meets lenders credit, income & debt level requirements	Varies from 3% -20%, but typically ranges from 5-20%	NONE	REQUIRED	620

Start HOME SHOPPING



04

START *Home shopping*

START TOURING HOMES IN YOUR PRICE RANGE



Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.

Tip

WE WILL MAKE SURE TO CHECK EVERY LITTLE DETAIL OF EACH HOUSE

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

EVALUATE THE NEIGHBORHOOD AND SURROUNDING AREAS

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks



Make an OFFER



05 MAKE *an offer*





WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

Put Your Best Foot Forward

We will work together to discover options and create your best offer. Depending on the circumstances, you may have only one chance to make a good impression.

Shorter Inspection Periods

Try shortening the inspection period to 10 days

Offer to Close Quickly

Many sellers prefer to close within 30 days.

Put Down a Healthy Earnest Deposit

A large earnest money deposit shows the seller you are serious.

Cash Talks

A transaction that is not dependent on receiving loan approval is more attractive to a seller

Write the Seller a Letter

We will make your offer stand out by writing a personal letter to the seller, explaining why you fell in love with their home.

AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

ACCEPT THE OFFER

DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

- ACCEPT THE SELLER'S COUNTER-OFFER
- DECLINE THE SELLER'S COUNTER-OFFER
- COUNTER THE SELLER'S COUNTER-OFFER

  You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

Sign the purchase agreement and you are now officially under contract and in escrow! There are usually several contingency periods while in escrow. Now inspections, appraisals, or anything else built into your purchase agreement will take place.

Escrow PERIOD



06

ORDER AN *inspection*

During the inspection period, we will schedule a licensed home inspector to do a thorough inspection of the home. Once this is complete, the inspector will provide us with a detailed report. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.



07

NEGOTIATE *final offer*

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

- Ask for credit for the work that needs to be done.

  Likely, the last thing the seller wants to do is repair work.

- Think “big picture” and don’t sweat the small stuff.

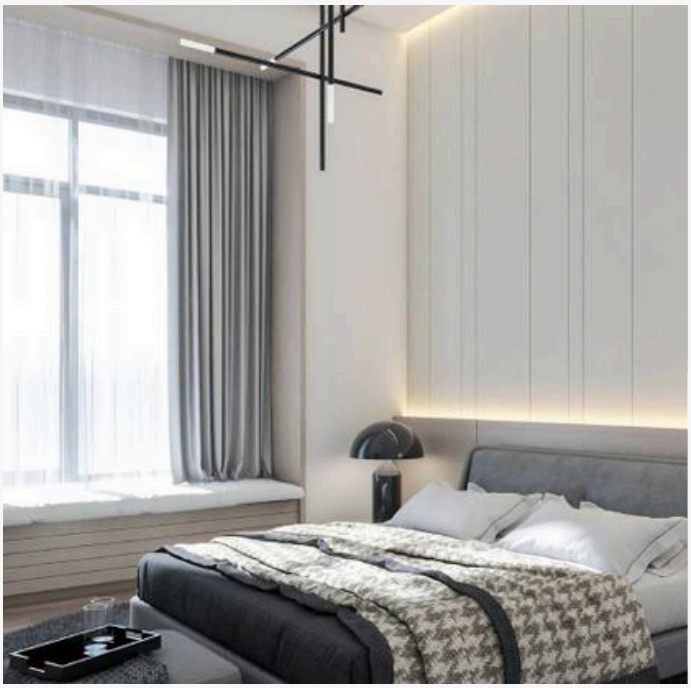
  A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

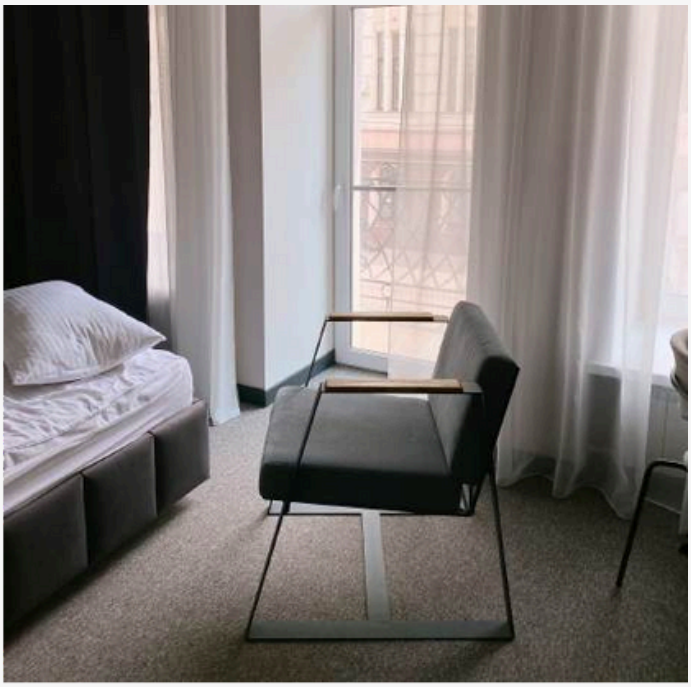
- Keep your poker face.

  The listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.

08 APPRAISAL *ordered*

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter. If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.





PROPERTY TITLE SEARCH

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding.

Scheduling YOUR MOVE



09

SCHEDULING *your move* AFTER SIGNING





- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! 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 important documents
- Create an inventory of anything valuable that you plan to take
- Get estimatesfrommovingcompanies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

1 WEEKTO MOVE

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company

Closing DAY



10 CLOSING *day*



CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

FINAL WALKTHROUGH

We will do a final walk through 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.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans





CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents.





CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's purchase price. These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs

RECEIVE YOUR KEYS

Congratulations! It was a journey but you are now officially a homeowner!! Time to celebrate!

Recommended
RESOURCES



Resources



INSPECTION COMPANY

- Tex Inspect
  817-265-5452
- Blackland Home Inspection
  972-854-7328
- Interspect
  972-515-5979
- MKT Inspection Service
  972-261-9522
- Home 1 Inspections
  817-437-8744
- Piller to Post
  682-308-8981
- RJR Inspections
  214-537-9787

ELECTRICIANS

|

- Electrical Services
  214-669-0196
- Tim Persons
  817-919-0492

LANDSCAPING, ETC.

- Angel Tree Service
  469-855-5031
- Layman Lawn and Landscape
  469-989-5796

Resources



HVAC

- Entire Air Solutions
  409-781-9640
- C&C
  972-938–0033
- Hardin Heating & Air
  972-775-8084
- MKT Inspection Service
  972-261-9522
- Sierra Heat & Air
  817-466-6892
- CP&Fam HVAC
  469-212-6687
- Seal HVAC
  817-382-7088

LENDERS

- X2 Mortgage
  214-536-3737
- SunWest Mortgage
  702-281-3073

TREE REMOVAL

- Jose Estrada
  214-845-1394

Resources



ROOFERS

- Zeke's Exterior & Construction
  469-323-7075
- Deluxe Roofing and Construction
  817-966-0444

MOVERS

- (ABC) A Better Choice Moving
  469-728-3869
- Global Choice Moving
  682-222-5859

GENERAL CONTRACTOR

- Zeke's Exterior & Construction
  469-323-7075
- Nuko
  214-854-1031

PLUMBING

- LCJ Plumbing Services
  817-353-8661
- DR Plumbing
  972-829-5137

Resources



PHOTOGRAPHER/ VIDEO

- Rob Rosario
  972-835-1066
- Homesnappers
  972-533-6621
- Jeff Lowe
  469-426-2287

HOUSE CLEANING

- Cory Nobel Cleaners
  214-536-3737
- Veronica Cleaning crew
  (817) 691-6882
- Iraida cleaning
  (817) 448-1809

RESTORATION AND MITIGATION

- Emergency Mitigation Service LLC
  1-800-704-8707

FOUNDATION CO

- MBRGFR
  817-891-6426

Resources



JUNK REMOVAL

- Champs Junk Removal
  1-800-704-8707

WINDOW TREATMENT

- Shades Shutters & More Inc
  469-393-4773

WELDING AND CONSTRUCTION

- DTX Welding & Construction
  214-924-3592

REAL ESTATE ATTORNEY

- JC Brooks Law Firm PLLC
  1-877-244-3529

Client

TESTIMONIALS

Client Testimonials

Gilbert Welch ★★★★★

Claudia is a very good Real Estate Agent Claudia did an excellent job of providing guidance and organizing the advertising of my house for sale. She developing a wonderful array of photos and her specific effort to pre market this sale to specific Realtors paid off. Claudia provided us with a full asking price contract for a cash sale within 3 days of listing the property with her.

Verified byRateMyAgent

Lauren Tracey ★★★★★

Fantastic Experience Selling My Home!
We worked with Claudia who is an excellent agent! She listed our house for sale in Corsicana and we were under contract almost immediately, at over our asking price. She handled negotiations with a personalized touch and was so helpful during the entire selling process. Highly recommended and would definitely use again!

VerifiedbyRateMyAgent

Pamela Mallory ★★★★★

Thorough Real Estate Agent
Claudia has a friendly personality and is very knowledgeable about Real Estate. She successfully helped us to sell our home. She answered all of my questions and made herself available at all times. Claudia returned all of my calls and answered all of my emails in a timely fashion. I highly recommend Claudia as your Real Estate Agent.

Verified byRateMyAgent

GBOH, Inc ★★★★★

If you're looking to sell your home, I highly recommend Claudia. She is not only knowledgeable and reliable but also genuinely cares about her clients. Thank you for making this experience so positive!

Verified byRateMyAgent

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What to EXPECT

- GREAT COMMUNICATION
- HONESTY & TRANSPARENCY
- INTEGRITY & RESPECT
- LOCAL MARKET KNOWLEDGE
- REACH YOUR REAL ESTATE GOALS



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