



STEPHANIE CRIBBS
REAL ESTATE TEAM

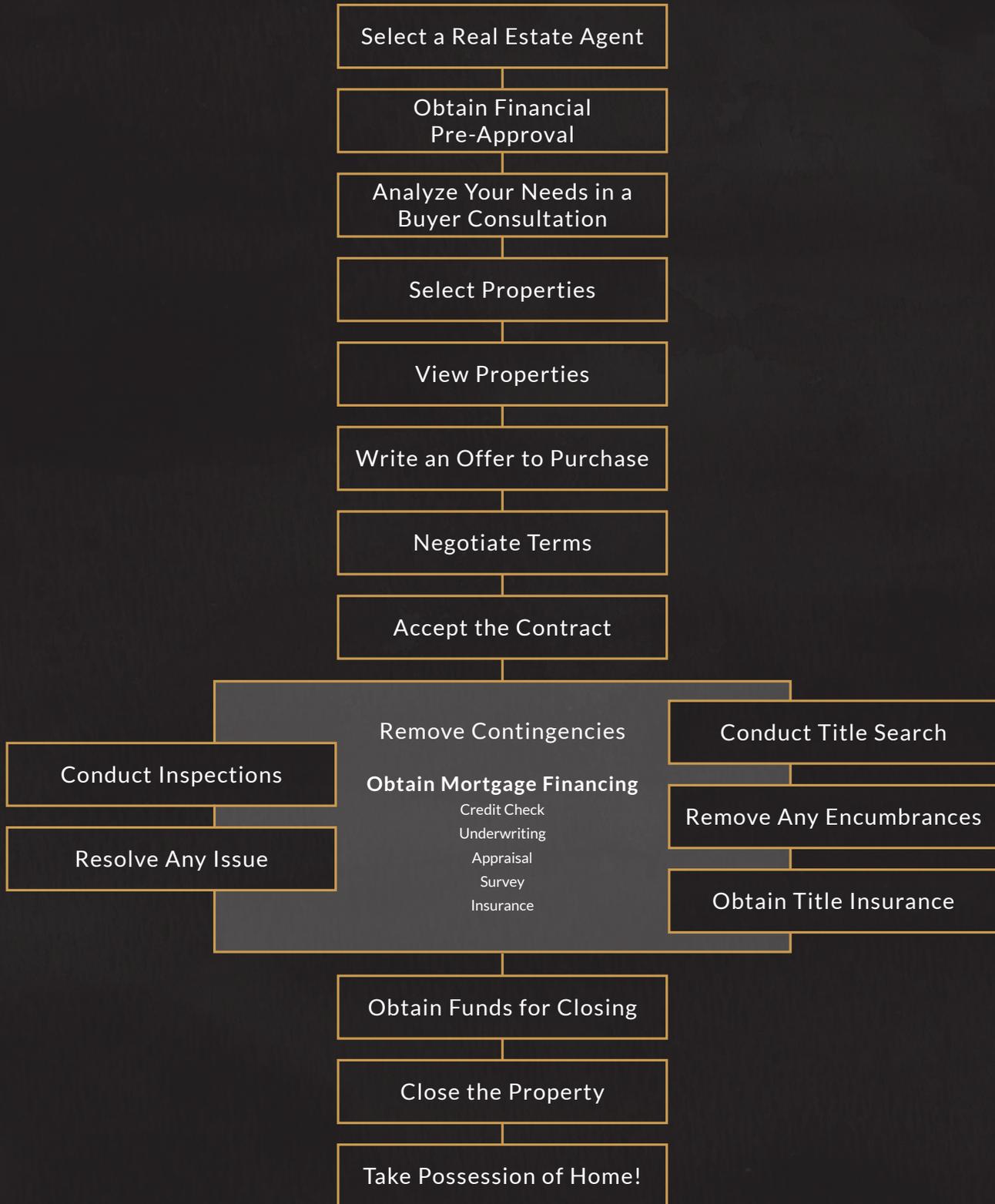
Your Guide To

BUYING A HOME

HOME BUYING PROCESS



STEPHANIE CRIBBS
REAL ESTATE TEAM





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REAL ESTATE TEAM

kw THE WOODLANDS
& MAGNOLIA
KELLERWILLIAMS REALTY
EACH OFFICE IS INDEPENDENTLY OWNED & OPERATED



YOUR HOME SEARCH



We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular ZIP code.

It's about your life, and it's important to us.

When you work with us, you get knowledgeable and professional Realtors® who are committed to working on your behalf. Our team has the systems in place to streamline the home-buying process to make the process smoother and easier for you!

As part of our service, we will commit to helping you with your home search by:

- *Previewing homes in advance on your behalf*
- *Personally touring homes and neighborhoods with you*
- *Keeping you informed of new homes on the market*
- *Helping you preview homes on the Web*
- *Advising you of other homes that have sold and for how much*
- *Working with you until we find the home of your dreams*

**Connect with
me to get started!**



MEET THE TEAM



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Our growing team works closely with buyers throughout the entire real estate journey. Our hands-on, personal approach allows us to develop relationships with our clients so that we can better understand and achieve your real estate goals together. Feel free to reach out to any of our team members with any real estate questions you might have, or to get started on your own home buying journey!



Stephanie Cribbs
Realtor®

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April Nance
Executive Assistant

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Jamie Cribbs
Buyer's Agent

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IN THE COMMUNITY

"It's important to me to give back to a community that's done so much for me"

-Stephanie Cribbs

Our team is full of resources that will make your home buying journey smooth and easy. Each of us will take a hands-on approach to ensure we create and maintain a close relationship with each of our clients to better understand and achieve their real estate goals. We would all love for you to reach out to us with any real estate questions so we can better understand your upcoming real estate journey!

Giving Back to the Community

- 2022 • 1st Annual Health & Fitness Expo
- 2021 • 2nd Annual Harmony Appreciation Event
- 2020 • 1st Annual Harmony Appreciation Event
- 2018 • Sponsored the Harmony HOA Easter Event
- 2018 • Sponsored Teacher Appreciation Week at Broadway Elementary
- 2018 • Sponsored the Harmony HOA Fourth of July Event
- 2018 • Sponsored the Harmony HOA Trick or Treat Event
- 2018 • Sponsored the Harmony HOA Christmas Event
- 2017 • 1st Annual Fall Decorating Workshop
- 2017 • Sponsored the Harmony HOA Trail of Treats Event
- 2017 • 1st Annual Harmony Christmas Event



MORTGAGES & LOANS



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Buying a home is a huge financial investment, so it's important for our clients to fully understand how to fund the purchase of their home. We recommend that all homebuyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

1 Financial Pre-Qualification or Pre-Approval

- Application and interview
- Buyer provides pertinent documentation i.e. verification of employment
- Credit report is requested

2 Underwriting

- Loan package is submitted to underwriter for approval

3 Loan Approval

- Parties are notified of approval
- Loan documents are completed and sent to title and borrowers

4 Title Company

- Title exam, insurance and title survey conducted
- Borrowers come in for final signatures

5 Funding

- Lender reviews the loan package
- Funds are transferred by wire to title company



CLOSING 101

Preparing for Closing Day

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:



A Cashiers Check



Social Security Numbers



Photo Identification

Owning It

Transfer of title moves ownership of the property from the seller to you, and there are two events that make this happen. They are;

Delivery of the Buyer's Funds: This is the check or wire funds provided by your lender in the amount of the loan.

Delivery of the Deed: A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

PURCHASE AGREEMENT

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

THE PRICE

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

THE MOVE-IN DATE

If you are able to offer the seller some flexibility on the possession date, there is a better chance that the seller will be more apt to choose your offer over others.

ADDITIONAL PROPERTY

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation. Typically, you will not be present at the offer presentation – we will present it to the listing agent and/or seller. The seller will then either accept the offer, reject the offer or counter the offer with changes.

What to Expect After Your Offer

By far the most common is the counteroffer. In these cases, our experience and negotiating skills become powerful in representing your best interests. When a counteroffer is presented, we will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



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Some of our Most

FREQUENTLY ASKED QUESTIONS

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. We set you up on an email alert system through HAR that will automatically email you homes that hit the market you are within your search criteria.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

We will keep you informed of all homes. We want to help you find your dream home, which means we need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of our services, let us contact the owner for you and make an appointment. Most times the homeowner will work with agents even though their home is not listed, since the agents are introducing a potential buyer to their property.

Can we go back through our property again once an offer is made but before possession?

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. We will provide you with a moving checklist to help you remember all the details. The lender and title company will also give you a good faith estimate and closing statement, which will indicate the amount you will need to bring to closing.



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What our Clients are Saying

TESTIMONIALS



STEPHANIE CRIBBS
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Stephanie was a pleasure to work with. She quickly took over the selling of our house and took care of business. We appreciated every phone call! We had trouble with a previous Realtor®, before we found Stephanie, who would not call us at all to give us updates. Stephanie, renewed our spirit and made the selling and closing process easy. Best experience yet. I will be recommending Stephanie to all of my friends and family.

- Larry H.
The Woodlands, TX

Stephanie was great! Very knowledgeable, knows what she is doing. Worked with us well with all matters of the home buying process! Would recommend her highly!!

- Kim B.
Humble, TX

It was an absolute pleasure to work with Stephanie. She is a thorough professional, and is very cordial. Always willing to answer questions or concerns, she made me feel very comfortable throughout the home-buying process. I highly recommend her, and would definitely use her services for my next property purchase/ rental needs.

- Nitin W.
Spring, TX



Having Stephanie as our Realtor® was the single best decision my husband and I made during our home buying process. I will recommend her to my family and friends for any of their future real estate needs or ours.

- Heather W.
Kingwood, TX

Stephanie is fantastic! She was very knowledgeable and helped us understand the process. She was patient with us and made sure we were happy!

- Lisa M.
Kingwood, TX

I have known Steph for years. She's a go getter and she knows what she is doing. She will get the job done for you quickly and professionally! She showed us everything that we needed to do to get our sold in a timely manner. All of her advice led to us getting the deal we wanted and a quick and painless closing!

- Jeremy H.
Tomball, TX



BASIC INFORMATION

Primary Contact

Name: _____

Phone: _____

Email: _____

Preferred Method of Contact? **Phone** **Email** **Both**

Secondary Contact

Name: _____

Phone: _____

Email: _____

Preferred Method of Contact? **Phone** **Email** **Both**

What is prompting your move?

When do you need to be in your new home?

Have you been pre-approved for a mortgage?

What is your price range?

If we found a home today that meets all of your needs, and as many as your wants as possible, would you make an offer?

LIFESTYLE INTERVIEW



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LIFESTYLE

Who will be living in the home you purchase?

How often do you expect to have guests who will spend the night in the home? (Please Circle)

Never Rarely Sometimes Often Frequently

Describe your lifestyle. What do you enjoy doing at home? Do you entertain often? How do you spend time in the evenings? On Weekends?

Does your home need to accommodate any special needs? If yes, please explain.

Do you have any pets? Yes No If yes, what kind? _____

Do you have any special items that we need to accommodate within the home? (i.e. athletic equipment, fine art, large furniture, large collections, etc)

When people come to your home, what do you want your home to say about you?

Is there anything else we should know about your lifestyle that we should know?

LIFESTYLE INTERVIEW



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LOCATION

What is your ideal location?

What is your maximum commute time and distance?

What is your work address?

Are schools important to you? If so, is there a particular school/district you are interested in?

Is there a particular view you are seeking? (i.e. skyline, lake, mountains)

What other factors are important about the location of your future home?

WISHLIST



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GENERAL

Do you have a preference for when the house was built? Please explain.

Do you want a house in move-in condition? Or, are you willing to do some work on it?

What kind of style/feeling do you want your home to give off?

Do you want to have a swimming pool or hot tub?

Are you looking for any specific structures such as a greenhouse, shed, garage, etc? Please List.

STRUCTURE/EXTERIOR

What type of home are you looking for?

Single Family Condo Townhouse Other _____

House Size? (Square Feet) _____ How many stories? _____ Lot Size (Acres) _____

What architectural styles do you prefer?

What exterior features are important to you?

Porch Vinyl Siding Brick Treed Private Carport
Deck Wood Exterior Fenced Landscaped Garage Shed

What other exterior features are important to you?

WISHLIST



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HOUSE INTERIOR

What kind of style do you want the interior of your home to have? (i.e. formal, casual, cozy, etc)

What kind of floor plan do you prefer? (i.e. open concept vs. separate living spaces?)

In general, what are your likes and dislikes for the interior of your home?

BEDROOMS

How many bedrooms do you need? _____

How will each of the bedrooms be used?

Do you have specific preferences for the Master Bedroom? If so, please explain.

BATHROOMS

How many bathrooms do you need? _____

What are your requirements for each of the bathrooms?

DINING ROOM

Would you like the dining room to be part of the Kitchen? What about the Living Room?

How many guests do you want to accommodate at your dining table?

WISHLIST



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KITCHEN

What features must your Kitchen have? (i.e. breakfast area, types of appliances, etc.) Please Explain.

What finishes do you want in your kitchen? (i.e. granite, marble, stainless steel, flooring type, etc.)

What are your likes and dislikes for the kitchen? Please explain.

LIVING ROOM/FAMILY ROOM

Describe your likes and dislikes in a living room/family room.

Do you want a Fireplace? Yes No If yes, wood or gas? _____

What size rooms do you need/want?

Are there any other rooms you need or want?

What else should we know about the interior of the house that you might be looking for?

WISHLIST



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SUMMARY

What are the top 5 things your home needs to have?

1. _____
2. _____
3. _____
4. _____
5. _____

Beyond those top 5 things, what is something else you really WANT to have? Please explain.

If you could have one last thing to make this your dream home, what would that be?

Is there any other information we need to know about in your home buying journey?



Are you in the market to buy a home? Connect with me to get started!

