

ink
REALTY GROUP
Powered by ROBERT AND STEPHEN

exp[®]
REALTY

BUYER'S PACKAGE

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ABOUT US



WE SERVE.

We are constantly staying innovative to find homes that meet the client's expectations.

WE EDUCATE.

Our team strives to understand the market conditions so that we are always educating our clients.

WE CLOSE.

It is important that we provide a step-by-step process to guide you successfully to the closing.

WHO IS INK REALTY?

Robert Lewis, Broker
Stephen Lewis, Realtor

Ink Realty Group (Ink) is a high performing team powered by Robert and Stephen of eXp Realty. Our goal and mission is to create an environment where passionate real estate professionals lead a collaborative effort to empower the community through real estate and build relationships centered around the client experience.

We aim to deliver a winning culture where performance promotes the desired outcome. The agent's individual success becomes the success of the people around them. We are truly supporting our family and want the best for the clients we serve. With Ink, the culture is family first!



Real Estate is our passion.

HOME BUYING DISCOVERY



Ever wonder if you already knew what would happen during your journey before it actually happened how different your path would be. What would the overall experience feel like if you were well prepared for the path you are walking in to. Those steps you take when you're feeling confident and ready to take charge. Here is the blueprint to help get you there.



The path to your destination.

1 CONNECT WITH A LENDER

Understanding all your options as a buyer is the single most important thing in the entire home buying process. It sets the tone for your journey ahead and gets you straight to the point. Regardless of the outcome here, be ready for what's next.

2 PASS OR GO

Once a lender has completed their evaluation, it's either can we go ahead and move forward or do I get passed over by someone more qualified. Never accept silence as an answer when you have every opportunity to learn more. Ask questions.

3 SHOP INTEREST RATE

Nowadays buyers are shopping lenders left and right to obtain the best interest rate. Credit bureaus evaluate lender shopping as one calculated inquiry when it's within a 14 day period. Remember you are in control of your payment. Do what is best.

4 LENDER FEE WORKSHEET

A fee worksheet provides a breakdown of all fees involved in the purchase, mortgage payments, estimated interest rate, down payment, and closing cost. Don't wait until you found a house to obtain this. You can ask for a worksheet before making an offer.

5 BUYER CONFIDENCE

Ways to increase buyer confidence is to ask the lender to submit your file for underwriting approval. An underwriter can approve or deny your file based on the documents submitted. If you are on the fence about your profile it's better to have this all cleared up before hand.

6 SHOW ME THE MONEY

Be sure you understand what upfront cost you need to have on hand prior to making an offer to purchase a home. Costs like Earnest Money, Option Fee, Home Inspection, and Appraisal can sum to almost \$4,000 on a \$250,000 house. Ask your Realtor

7 HOME INSPECTION

A home inspection can make or break the purchase. Some issues are considered minor while others major. If you negotiated for repairs and feel really good about everything that will be fixed then that's a good sign. But if your gut says walk away, it's probably right.

8 LOSING EARNEST MONEY

Once you're under contract, if you cannot obtain a timely approval you could lose your earnest money. Be sure you have successfully received an approval from the lender and avoid making any purchases that could cause your loan to be denied. Ask your realtor before hand.

9 CLOSING DISCLOSURE

A Closing Disclosures (CD) is a form that provides final loan details. It includes the loan terms, your projected monthly payments, and how much you will pay in fees and other costs. This is required to be sent to you 3 days prior to your closing date.

10 CLEAR TO CLOSE

Clear to Close (CTC) is when the underwriter has reviewed the entire file and approved all conditions that was requested. There is nothing else needed and final approval is rendered. You should receive this about 5-7 days before your closing date. Now you can smile!

THE UPS AND DOWNS

BUYER CONFIDENCE

This chart provides an illustration of buyers confidence in a market where affordability, lending guidelines, and home evaluation dictates the market response. With homebuyers' rising concern about the home buying process overall it becomes a side of two tales.



The snapshot of the Buyer Confidence chart above shows how much of a roller coaster the home buying process can be. Getting qualified for a home may seem less daunting, but consumers are becoming much more skeptical about finding the right house, you even wonder if this is the right house. While the desire to buy remains high, confidence in one's own ability to save enough for a down payment trends down, particularly first time home buyers. Sitting down with a lender can be nervous when all roads leads to what Zillow said, but the lender's in-depth review would only recommends what fits your profile. And sometimes that's more than enough while other times it makes you think. You start home touring only to be ambiguous of your price range, nervous you found something good, or shocked in the high level of buyer traffic. Frustration sets in and then you remember you're not alone in this process, your realtor is your trusted advisor and a clear path to your conscience. Finding the right home means you have an opportunity to go for it. Whether it's price, terms of the offer, or even seller demands there are ways to create a win win to your home. Even if you lose on your first offering, you actually win in the process. Now you're under contract excited about the seller accepting your offer you remember there is an inspection process on the house. You get the inspection and the list doesn't look like the house your buying. You decide this is too much and terminate the contract. Be prepared for this as it may happen more than once. But you can hit a home run on the first house. Once you found that home and work out the repairs with the seller, you are ready to move forward towards an appraisal valuation to confirm your purchase price. Appraisal can be nerve wracking especially if the realtor thinks there is a high chance it will not meet value. After you've cleared up all lender requirements, you are moving towards a clear to close and final walk-through. Get your cashiers check ready because you are finally buying your home!



THE WONDERFUL ESCAPE AWAITS



When you know it was meant to be there is nothing else to hold you back.

New chapter. New season. New journey.





BUYER REPRESENTATION AGREEMENT



A BUYER REP AGREEMENT SAVES YOUR LIFE

A buyer representation agreement is a contract between the buyer and the broker, not the salesperson. Broker has the exclusive right to work with the client as their real estate agent. This agreement states broker will use their best effort to assist the client in the market area and in negotiating the acquisition of property and comply will all other provision in the agreement.

A signed Buyer Rep Agreement says I am all-in and want you to know it. The realtor assess the goals of the client and put the client's need as top priority. This is partnership that is measurable and trusting. The broker will look after the client's best interest in all phases of the home buying process. By not signing the agreement the Broker is putting their servicing standards in jeopardy with the other party. Please consults with a Realtor.



AGENT COMMISSIONS

The listing agent pays the buyer agent commission on the purchase of the home. Essentially, the Broker is happily working for free up until transaction closes. The rep agreement discloses this attempt to seek a commission from the other party.

OPTION TO TERMINATE

Both parties can request to terminate the agreement with a written notice. It is very important to ensure both parties are a mutual fit. While the agent is getting to know the client, the client should get to know the agent.

CLIENT ACTION

Client will work exclusively through Broker in acquiring property in the market area and negotiate the acquisition of property in the market area only through Broker. Client must inform other brokers, salespersons, and sellers with whom Client may have contact that Broker about the agency relationship. A Client cannot be represented by two Brokers. The initial agreement must be terminated in order to enter into a relationship with a new Broker.





HOW WE SHOP

For the home of your dreams

01

GETTING QUALIFIED

With a background in Mortgage Underwriting, we are prepared to take you step by step to ensure you are ready to buy when you find the perfect home, and can move quickly to secure your bid.

02

FINANCE + CREDIT CONSULTING

After being in the business for as long as we have - you see it all. And we're here to guide you and help your family make smart financial choices to ensure you don't make any rookie mistakes.

03

LEVERAGING TECHNOLOGY

Long gone are the days of countless hours driving all over looking for that perfect home opportunity. We leverage our networks of other Realtors as well as the most current technology options to ensure you don't miss the chance to get into your perfect home.

WHAT IT TAKES TO CAPTURE YOUR DREAMS!

Step 1



GET QUALIFIED AND READY TO MOVE QUICK

It's no secret that this market moves quickly - and we've all heard stories of the perfect home getting sold right under the nose of a prospective buyer. We are proactive in our approach to minimize this risk as much as possible.

Step 2



KNOW WHAT YOU WANT TO BUY

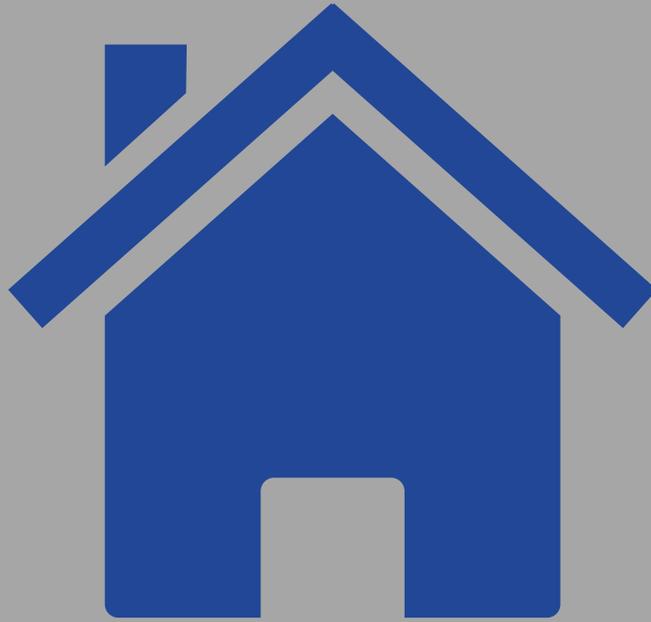
We take the time to get to know you, your family, your dreams, visions and goals for your home. The more we know about how you will live and where you want to be, the better we can serve you and predict opportunities to find homes that may have otherwise missed the radar.

Step 3



TRUST YOUR EXPERTS

Once communication is open and moving, know that we work around the clock to find your perfect home. We will keep you updated on what is available, any actions or tasks you need to complete, and offer solutions and next steps until it's time to Ink the Deal..



"HOME"

*THE STARTING PLACE
OF HOPES AND DREAMS*

Marty Weigman