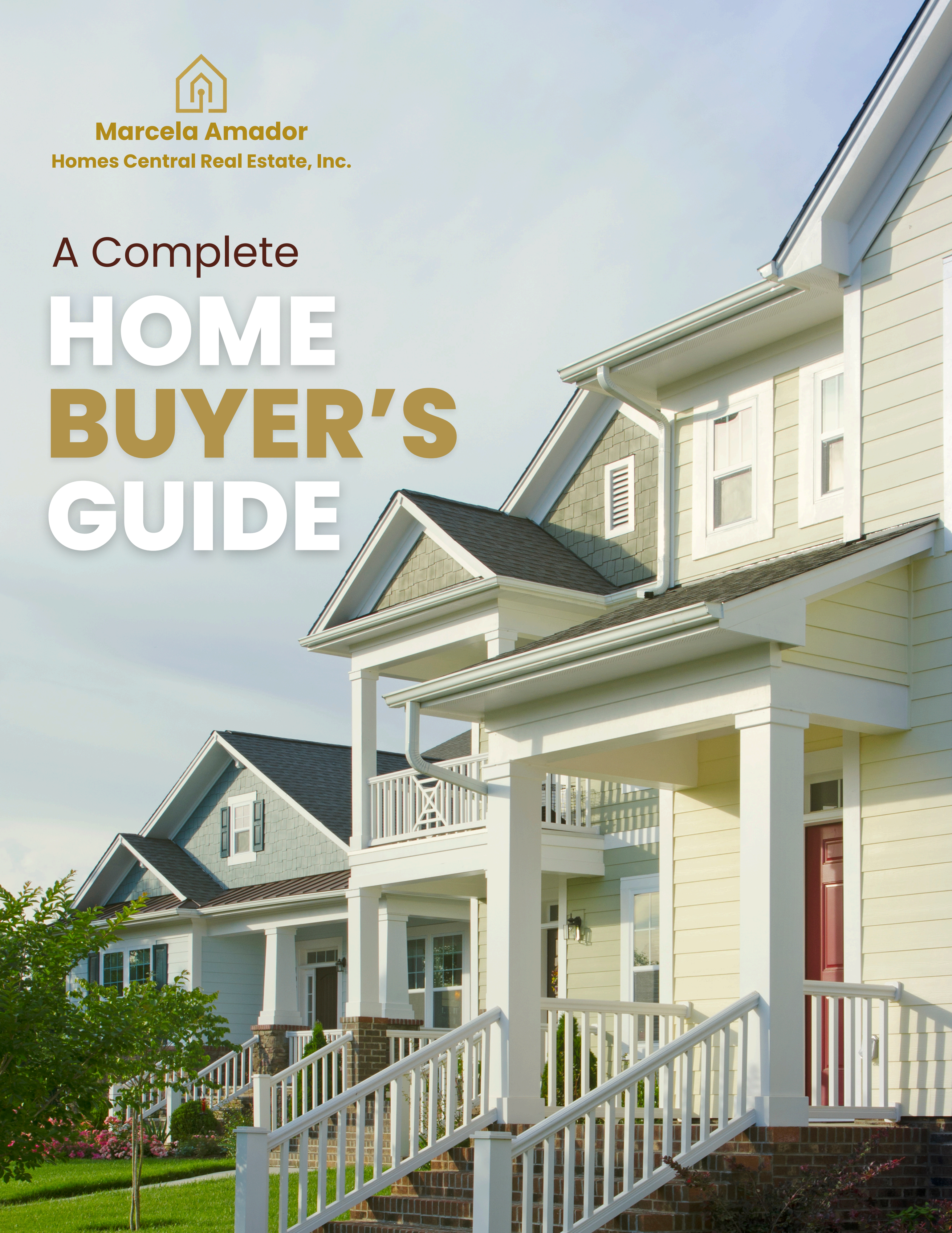




Marcela Amador

Homes Central Real Estate, Inc.

A Complete
**HOME
BUYER'S
GUIDE**





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Welcome to a journey where dreams meet doors. Together, we'll turn your vision into your view.





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PERSONAL PROFILE



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2016 Main St #109 Houston, TX 77020

I'm an experienced builder, real estate agent, and investor serving The Greater Houston area. I combine on-site construction expertise with data-driven market analysis to provide clear guidance from the first tour to the final walk-through. Supported by a vetted network of lenders, inspectors, trades, and stagers, I keep transactions seamless and timelines on track. I'm known for competitive negotiations, rigorous market research, and strategies tailored to each client's goals.

My approach is simple: listen first, educate clearly, negotiate hard, and protect the bottom line.



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BUYING

01

Prepare Your Finances

Organize your savings, review your credit, and set a comfortable budget. A solid financial foundation makes the rest of the process smoother.

02

Get Pre-Approved

Work with trusted lenders to get pre-approved for a mortgage. This shows sellers you're serious and gives you a clear price range.

03

Begin Your Property Search

Explore homes that match your lifestyle and needs. We'll guide you through listings, tours, and insights into neighborhoods.

04

Make a Confident Offer

When you find "the one," we'll help you craft a competitive offer based on market conditions and property value.

05

Negotiate & Finalize

Navigate negotiations with expert support to secure favorable terms. Once agreed, complete the required legal and financial steps.

06

Close & Settle In

Celebrate your purchase as ownership transfers officially. From move-in tips to future planning, we'll make sure you feel right at home.

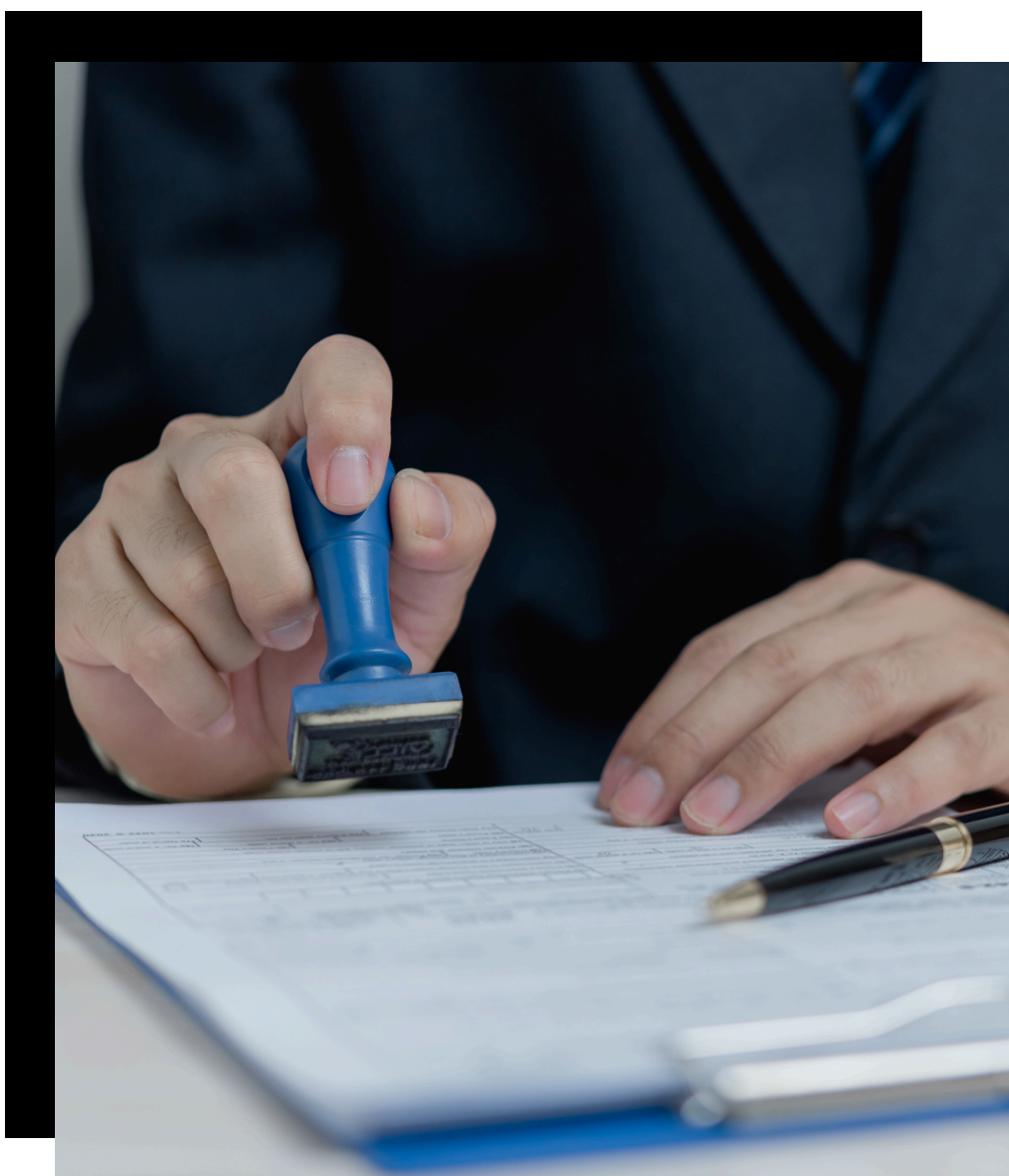
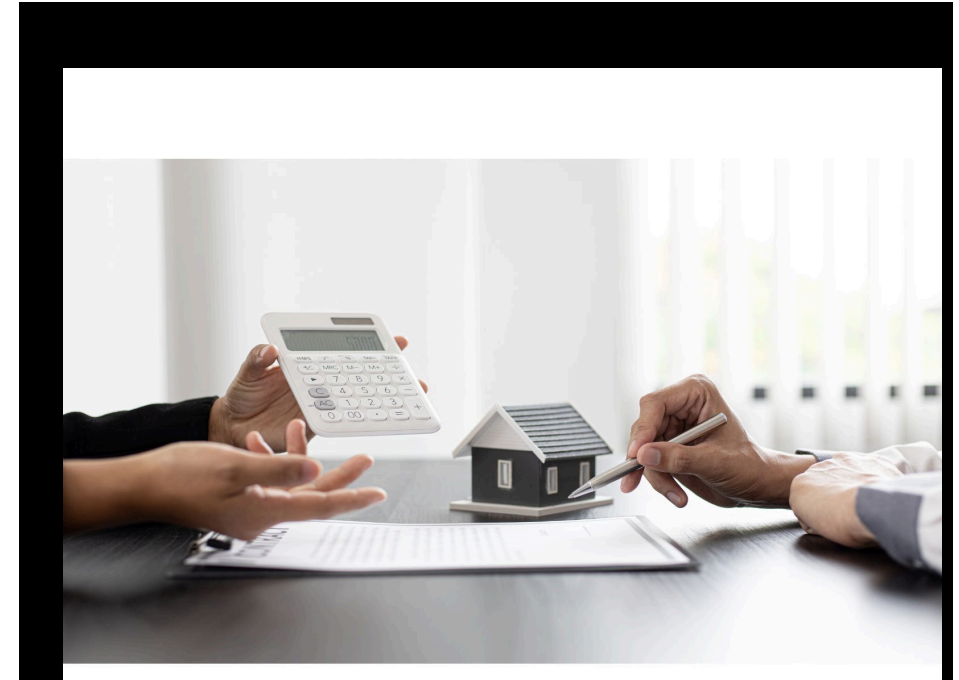


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SMART FINANCIAL STRATEGIES

Save for a Down Payment

Start with a strong financial foundation by setting a savings goal, creating a practical budget, and consistently allocating funds toward your down payment. A solid down payment demonstrates financial readiness and can help secure more favorable mortgage terms.



Get Pre-Approved for a Mortgage

Work with trusted lenders to obtain pre-approval before starting your home search. This not only clarifies your budget but also positions you as a serious buyer and streamlines the offer process.

Understand Adjustable-Rate Mortgages

Work with trusted lenders to obtain pre-approval before starting your home search. This not only clarifies your budget but also positions you as a serious buyer and streamlines the offer process.

Explore Mortgage Options and Terms

Research various loan programs and mortgage structures, understanding eligibility requirements, down payment expectations, interest rates, and key concepts like amortization and loan-to-value ratios. This knowledge will empower you to make confident, informed decisions.



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PROPERTY EXPLORATION

1

DEFINE YOUR BUDGET & LOCATION

Begin by identifying your price range and preferred neighborhoods. This will help narrow your search and save valuable time.

2

EXPLORE LISTINGS & OPEN HOUSES

Use online platforms and attend open houses to get a sense of what's available. This gives you a clearer picture of current market options.

3

EVALUATE KEY FEATURES

Consider property size, layout, number of bedrooms and bathrooms, and amenities. Also, weigh factors like proximity to schools, shopping, and transportation.

4

TAKE NOTES & ASK QUESTIONS

Document your impressions, compare homes, and don't hesitate to ask questions about condition, history, or potential upgrades.

5

KEEP AN OPEN MIND

Remember that no property is perfect. Be prepared to make reasonable compromises while focusing on what truly matters for your lifestyle and long-term plans.

6

ENVISION YOUR FUTURE

As you explore, picture yourself living in each home. The right property should not only meet your criteria but also feel like the perfect fit for your future.



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KEY ASPECTS OF A PROPERTY EVALUATION INCLUDE:

- **Structural Assessment** – Reviews the property's overall stability and integrity, including foundation, walls, and roof.
- **Energy Efficiency Review** – Examines insulation, HVAC systems, and energy-saving features to determine cost-effectiveness and sustainability.
- **Safety & Hazard Inspection** – Identifies issues such as pests, mold, asbestos, or environmental risks, ensuring a safe living environment.
- **Exterior Condition Check** – Evaluates the state of windows, doors, landscaping, and exterior finishes to highlight needed repairs or improvements.



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CRUCIAL PROPERTY INSIGHTS

PROPERTY EVALUATION

A property evaluation is a key step in the buying or selling process. It offers valuable insight into the home's condition and potential, empowering both buyers and sellers to make confident, informed decisions. Conducted by trained professionals, the evaluation provides a detailed analysis of critical features to ensure nothing is overlooked.



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KEY DETAILS



Set Budget

Determine your financial limits and goals for the home purchase, considering factors like down payment, loan eligibility, and monthly affordability.

Engage Real Estate Professional

Partner with a knowledgeable agent who can provide expert guidance, access to market information, and support throughout the home buying process.

Research Properties

- Neighborhood research
- Property size and layout assessment
- Proximity to amenities and services
- School district evaluation
- Transportation accessibility
- Safety and crime rates analysis
- Future development plans in the area
- Local community and lifestyle factors
- Property features and amenities assessment





HOME BUYER CHECKLIST

- ☐ Determine your budget and secure financing.
- ☐ Obtain mortgage pre-approval before making an offer.
- ☐ Research and choose a reputable real estate agent.
- ☐ Define your must-have features and desired location.
- ☐ Evaluate the neighborhood and proximity to amenities.
- ☐ Review homeowners association rules and monthly fees.
- ☐ Consider the long-term potential of the property.
- ☐ Assess the property's potential resale value.
- ☐ Conduct property inspections and due diligence.
- ☐ Estimate maintenance, repair, and renovation costs.
- ☐ Verify the property's title and ownership history.
- ☐ Prepare for the closing process and associated expenses.
- ☐ Plan for moving expenses and utility setup.



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HOME INSPECTION CHECKLIST



Exterior Inspection

Assess exterior components for damage or structural issues.



Interior Inspection

Check for visible defects and water damage inside the property.



Electrical System

Verify proper installation and functionality of electrical components.



Plumbing System

Inspect pipes, fixtures, and drainage for leaks or issues.



HVAC System

Evaluate heating, ventilation, and air conditioning systems.



Structural Integrity

Assess overall structural condition for any signs of damage.



Roof Inspection

Check for roof damage, leaks, and proper drainage.



Attic and Insulation

Examine insulation levels and ventilation in the attic space.



Basement and Crawl Space

Evaluate moisture, pests, and structural issues.



Safety Features

Ensure the presence of smoke detectors, and other safety measures.



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PROPERTY FINALIZATION



01 Manage escrow services

Ensure funds and documents are securely handled throughout the transaction for a safe and seamless transfer.

02 Cover closing costs

Prepare for expenses at closing, including inspections, appraisals, title searches, insurance, and property taxes.

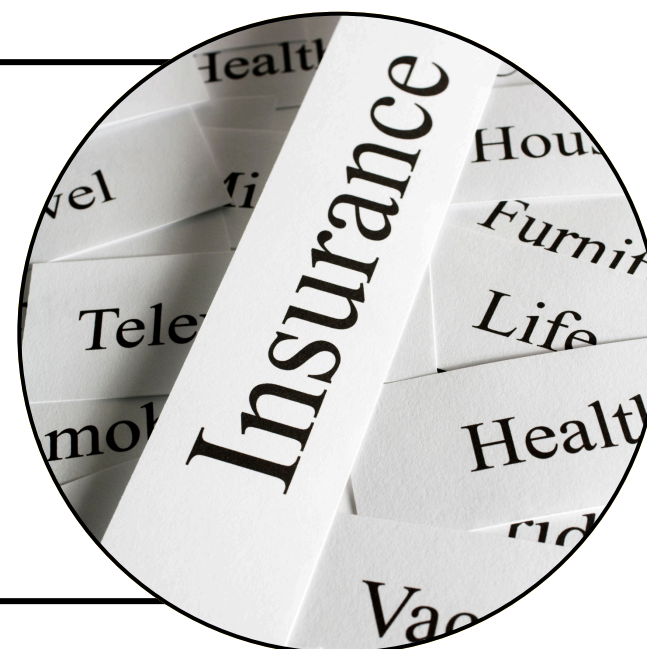


03 Review comparable sales

Study recent transactions of similar homes to establish fair market value and guide smart pricing or offers.

04 Obtain title insurance

Protect your purchase with title insurance, ensuring security against potential claims or disputes over ownership.



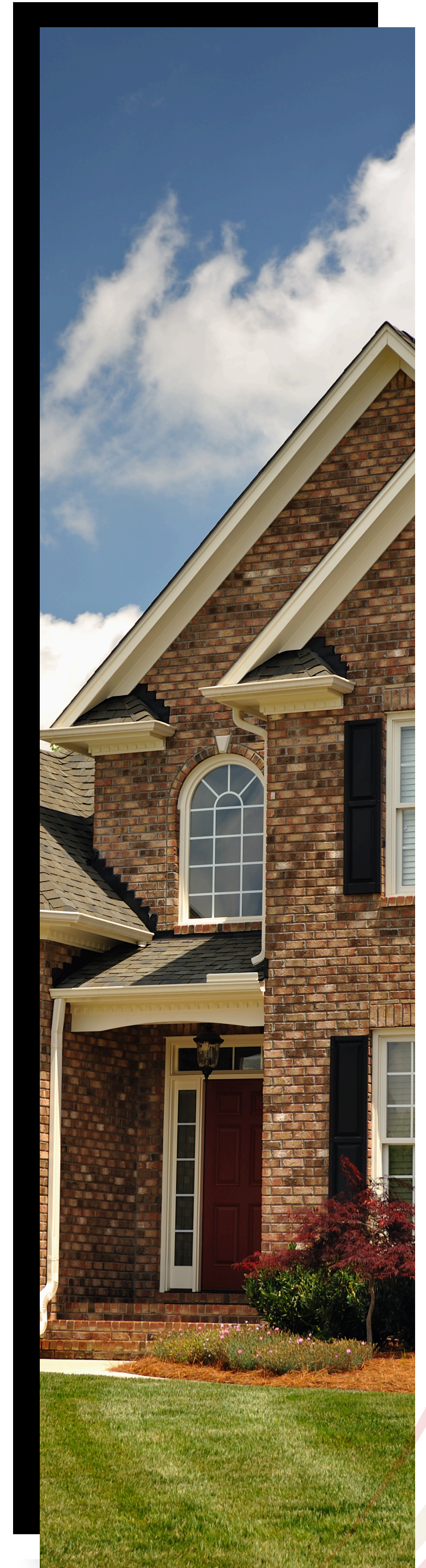


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PARTICIPANTS IN THE CLOSING PROCESS

It's important to remember that attendees at a closing can vary depending on local practices, contractual requirements, and the details of the transaction. In some cases, additional professionals or parties may be involved, such as inspectors, appraisers, or other specialists. Their presence helps ensure documents are properly executed, funds are securely transferred, and any final concerns are addressed.

- **Closing agent or settlement agent** – Facilitates the signing process and coordinates the transfer of ownership.
- **Homeowners association representative (if applicable)** – Provides HOA details, collects dues, or addresses community-related obligations.
- **Mortgage loan officer** – Answers last-minute financing questions and ensures loan details are finalized.
- **Home inspector or appraiser** – May review findings, clarify reports, or address outstanding issues.
- **Spouses or family members** – Offer support and may participate as witnesses to the transaction.
- **Power of attorney holder** – Acts on behalf of a buyer or seller if legal authorization has been granted.
- **Contractors or repair professionals** – Discuss outstanding repairs or confirm completion of agreed-upon work.





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EXPERT ADVICE

When purchasing a home, begin by evaluating your finances and securing a mortgage pre-approval. Take time to research neighborhoods carefully to ensure they align with your lifestyle and long-term goals. Partnering with a knowledgeable real estate agent can be invaluable, as they provide local expertise, guide you through the process, and help you negotiate effectively.



Make a professional home inspection a priority to uncover any potential issues before committing. Consider involving a real estate attorney to review contracts and confirm that all legal requirements are satisfied. Move at a steady pace, weigh the advantages and drawbacks of each property, and seek guidance from reliable sources. By following these steps, you'll approach the buying process with confidence and make informed decisions every step of the way.



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CONCLUDING THE SALE

1 **Financial Document Review**

Thoroughly review all financial documents, including mortgages and loan agreements, ensuring accuracy and addressing any discrepancies promptly.

2 **Ownership Transfer**

Complete the legal transfer of property ownership, working with professionals to prepare and execute necessary documents like deeds and title insurance.

3 **Fund Disbursement**

Safely distribute funds to involved parties, settling financial obligations and ensuring secure and timely transactions.

4 **Legal Document Finalization**

Carefully review and sign all legal documents, including contracts and disclosures, to ensure compliance and avoid legal complications.





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CONCLUSION



As you come to the conclusion of this Home Buyer Guide, take a moment to reflect on the insights and strategies you've explored. We've walked through each stage of the journey—from understanding the market and exploring financing options to evaluating properties, making offers, and finalizing the purchase. With this knowledge, you're better prepared to move forward with clarity and confidence.

Keep in mind that buying a home is one of the most meaningful decisions you'll make. Take the time to research thoroughly, weigh your options carefully, and lean on professional support when needed. Every transaction is unique, and unexpected challenges may arise, but with preparation and guidance, you can successfully navigate the process and find a home that truly fits your needs and goals.



2-10-2025



Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

TYPES OF REAL ESTATE LICENSE HOLDERS:

- ABROKER is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A SALES AGENT must be sponsored by a broker and work with clients on behalf of the broker.

ABROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent. An owner's agent fees are not set by law and are fully negotiable.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent. A buyer/tenant's agent fees are not set by law and are fully negotiable.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - that the owner will accept a price less than the written asking price;
 - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

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Licensed Broker /Broker Firm Name or Primary Assumed Business Name	LicenseNo.	Email	Phone
Homes Central Real Estate, Inc.	292901	richard@homescentralrealestate.com	(713)659-4663
	LicenseNo.	Email	Phone
Designated Broker of Firm Licensed Supervisor of Sales Agent/ Associate	LicenseNo.	Email	Phone
Marcela Amador	622321	Homes@MarcelaAmador.com	(832) 701-4181
	LicenseNo.	Email	Phone
Sales Agent/Associate's Name	Buyer/Tenant/Seller/Landlord Initials		Date

Regulated by the Texas Real Estate Commission

Information available at www.trec.texas.gov