



ZR

Z R E A L T Y

HOME BUYER'S GUIDE

WELCOME TO THE EXCITING JOURNEY OF HOMEOWNERSHIP!

Owning a home is more than just having a place to live; it's about creating a sanctuary, building equity, and making memories that last a lifetime.

In this guide, I'm thrilled to accompany you through every step of this significant milestone.

From finding the perfect property to navigating the intricacies of financing and beyond, I'm here to empower you with knowledge and support. Whether you're a first-time buyer or a seasoned homeowner, there's always something new to learn and explore in the world of real estate.

So, let's embark on this adventure together. Let's turn your dreams of homeownership into a reality, one step at a time.

Welcome to the wonderful world of
homeownership!

ZR
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At Z Realty, we bring over a decade of expertise to the Austin real estate market, delivering exceptional service with professionalism, integrity, and care. As a full-service brokerage, we specialize in residential, land, and commercial real estate, offering tailored solutions for buying, selling, and investing. No matter the size or scope of your goals, our team is committed to making your real estate journey seamless and rewarding.

Our signature white-glove approach ensures every client receives personalized, detail-oriented service. From strategic marketing to expert negotiation, we go above and beyond to deliver results. We pride ourselves on being experts in marketing, leveraging cutting-edge strategies to showcase your property or connect you with the perfect opportunity.

As relationship builders and connectors, we value the trust and rapport we build with our clients and partners. Our commitment to clear communication, transparency, and follow-through has earned us a reputation as a brokerage you can rely on for life's biggest decisions.

Z Realty proudly serves both English and Spanish-speaking clients, making the vibrant Austin real estate market accessible to everyone in our diverse community. Whether you're buying your dream home, selling property, or expanding your investment portfolio, we are here to guide you every step of the way.

Your Home. Your Vision. Our Expertise.

OK, SO... WHAT IS BUYER AGENCY?

Buyer agency is the relationship that exists between a buyer principal and his or her buyer's agent.

When a real estate broker/agent enters into an agency with a buyer or seller it makes that broker/agent a fiduciary. Fiduciary duties are legal obligations that require an individual or entity to act in the best interests of another party. Fiduciary duties are the highest duties known to the law. Classic examples of fiduciaries are trustees, executors, and guardians. As a fiduciary, a real estate broker will be held under the law to owe certain specific duties to his principal(buyer/seller), in addition to any duties or obligations set forth in a listing agreement or other contract of employment. These specific fiduciary duties include:

**Loyalty ▪ Obedience ▪ Disclosure
Confidentiality ▪ Reasonable care and diligence ▪ Accounting**

Loyalty

A duty of loyalty is one of the most fundamental fiduciary duties owed by an agent to his principal. This duty obligates a real estate broker to act at all times solely in the best interests of his principal to the exclusion of all other interests, including the broker's own self-interest. A corollary of this duty of loyalty is a duty to avoid steadfastly any conflicts of interest that might compromise or dilute the broker's undivided loyalty to his principal's interests. Thus, a real estate broker's duty of loyalty prohibits him from accepting employment from any person whose interests compete with, or are adverse to, his principal's interests.

Obedience

An agent is obligated to obey promptly and efficiently all lawful instructions of his principal. However, this duty plainly does not include an obligation to obey any unlawful instructions; for example, an instruction not to market the property to minorities or to misrepresent the condition of the property. Compliance with instructions the agent knows to be unlawful could constitute a breach of an agent's duty of loyalty.

Continued..

Confidentiality

An agent is obligated to safeguard his principal's confidence and secrets. A real estate broker, therefore, must keep confidential any information that might weaken his principal's bargaining position if it were revealed. This duty of confidentiality precludes a broker representing a seller from disclosing to a buyer that the seller can, or must, sell his property below the listed price. Conversely, a broker representing a buyer is prohibited from disclosing to a seller that the buyer can, or will, pay more for a property than has been offered.

CAVEAT: This duty of confidentiality plainly does not include any obligation on a broker representing a seller to withhold from a buyer known material facts concerning the condition of the seller's property or to misrepresent the condition of the property. To do so would constitute misrepresentation and would impose liability on both the broker and the seller.

Reasonable care and diligence

An agent is obligated to use reasonable care and diligence in pursuing the principal's affairs. The standard of care expected of a real estate broker representing a seller or buyer is that of a competent real estate professional. By reason of his license, a real estate broker is deemed to have skill and expertise in real estate matters superior to that of the average person. As an agent representing others in their real estate dealings, a broker or salesperson is under a duty to use his superior skill and knowledge while pursuing his principal's affairs. This duty includes an obligation to affirmatively discover facts relating to his principal's affairs that a reasonable and prudent real estate broker would be expected to investigate. Simply put, this is the same duty any professional, such as a doctor or lawyer, owes to his patient or client.

Accounting

An agent is obligated to account for all money or property belonging to his principal that is entrusted to him. This duty compels a real estate broker to safeguard any money, deeds, or other documents entrusted to him that relate to his client's transactions or affairs.

Disclosure

An agent is obligated to disclose to his principal all relevant and material information that the agent knows and that pertains to the scope of the agency. The duty of disclosure obligates a real estate broker representing a seller to reveal to the seller:

- All offers to purchase the seller's property.
- The identity of all potential purchasers.
- Any facts affecting the value of the property.
- Information concerning the ability or willingness of the buyer to complete the sale or to offer a higher price.
- The broker's relationship to, or interest in, a prospective buyer.
- A buyer's intention to subdivide or resell the property for a profit.
- Any other information that might affect the seller's ability to obtain the highest price and best terms in the sale of his property.

A real estate broker representing a buyer is obligated to reveal to the buyer:

- The willingness of the seller to accept a lower price.
- Any facts relating to the urgency of the seller's need to dispose of the property.
- The broker's relationship to, or interest in, the seller of the property for sale.
- Any facts affecting the value of the property.
- The length of time the property has been on the market and any other offers or counteroffers that have been made relating to the property.
- Any other information that would affect the buyer's ability to obtain the property at the lowest price and on the most favorable terms.

CAVEAT: An agent's duty of disclosure to his principal must not be confused with a real estate broker's duty to disclose to non-principals any known material facts concerning the value of the property. This duty to disclose known material facts is based upon a real estate broker's duty to treat all persons honestly and fairly. This duty of honesty and fairness does not depend on the existence of an agency relationship.

AGENCY AGREEMENT

This type of relationship is formalized through a buyer agency agreement, which outlines the terms of our working relationship, including any fees or compensations. The agreement ensures that you receive dedicated, professional representation as you navigate the home-buying process.

WHAT TO EXPECT WHEN WORKING WITH ME

As a broker with over 10 years experience, I offer unparalleled expertise and dedication to meet your real estate needs with precision and finesse. With a proven, results-driven track record and deep understanding of the ever-evolving market dynamics, I deliver tailored solutions that maximize value for my clients. Here are some key benefits every client will receive:

- 1 Hour Response Time
- Initial Consultation
- Spanish Translation
- Exclusive MLS Access
- Off-Market Property Access
- Showing Itinerary
- Contract Write Up and Walkthrough
- Elite™ Negotiations
- Access to Over 100 Vendors
- Curated Calendar
- Curated, White-Glove Service

COMMUNICATIONS

Receive a response within 1 hour. Daily check-in's once your in the green light to purchase. Weekly overviews.

INITIAL CONSULTATION

Meet me for coffee & pastries at a local coffee shop (my treat!). We will dive into your realty goals, criteria, and wants & needs. You'll receive a curated plan to achieve those goals based on that discussion. You'll receive exclusive guides, checklists, vendor connections, and discounts.

VENDOR CONNECTIONS

You will be presented three choices for the following vendors: title company, a lender, and inspectors. You can choose from these preferred vendors or use your own. I have access to over 100 different vendors throughout Austin and its surrounding areas.

ACCOUNT SET-UP

You will be put on a MLS portal where you can save searches, like properties and take notes as well as getting alerts when a property matches your criteria. A curated Google Drive Folder will be created to hold all your documents and resources. A crafted Google Calendar will be ready for you when you go under contract, where I'll be adding important dates to keep us on track during the transaction.

CURATED PROPERTY SEARCH

You'll be set up on property alerts based on our initial meeting and consultation, where you'll receive a detailed questionnaire to fill out for me. We will set up alerts for as frequently as you'd like. I'll also walk you through how to utilize this tool.

ON-DEMAND ELITE SHOWINGS

I will schedule every private showing on any property you want to see. I do ask at least providing me with a three hour notice to schedule any showings as each property will have varying showings instructions on when and how to access a property. At each home and for all types of showings, you'll receive a property-tailored folder, including the MLS details with key elements highlighted, all available documentation, and a CMA. You'll also be provided water, and a note pad & pen if you wish to take notes.

OPEN HOUSE WEEKEND TOURS

Each weekend you're available, we will do bulk-touring, where we go to open houses and tour other properties. This will typically take place between 10a and 3p, but the actual timing will vary based on amount of homes and your availability. While we will be touring during the week as well, people typically have more time on the weekends.

CONTRACT WRITE UP & WALK THROUGH

Once you find a home you want to pursue, you won't need to worry about writing up the offer, or any contracts. Join me for a 30 minute in-person meeting or phone call where you will be thoroughly explained each contract or form you can expect to see.

TOP DOLLAR NEGOTIATIONS

All communications and negotiations will be handled by me. I'm an expert negotiator with over 10 years experience. Give me your bottom line terms and I will fight tooth and nail to exceed those expectations.

FULL SERVICE CONCIERGE

As soon as you go under contract, you will have access to a concierge team dedicated to your transaction. Store documents and view over 100+ verified vendors. Your team will handle scheduling movers, all-things utilities, Wi-Fi set-up, and so much more.

SALE PENDING PROCEDURES

I'll keep in communications with the title company and lender, ensuring everything runs efficiently and smoothly. I will also be present for the final walk through, where we will make sure everything is in top-top shape before finalizing everything.

CLOSING TIME

At the title offices, expect me to be present. I'll be sure everything is prepared for you prior to your arrival. Afterwards, I'll provide you with a weather-proof, fire-resistant file box with all the important documentation you'll need, as well as your closing gift.

POST CLOSE

We will begin the off boarding process, where your Google accounts will be condensed and your MLS portal emails muted. You will also be receiving monthly newsletters, homeowner reminders, annual equity reports, occasional & holiday pop-by gifts, and quarterly check-in's to see how things are going.

I pride myself in providing excellent service to each and every single one of my clients.

KEY RESPONSIBILITIES

AS YOUR BUYER'S AGENT

Understanding Your Needs:

I'll begin by having a detailed conversation with you to understand your specific requirements, such as your budget, preferred neighborhoods, must-have features, and any other preferences you may have.

Property Search:

Based on your criteria, I'll research and identify properties that fit your needs. I'll keep you informed of new listings and set up viewings at times that are convenient for you.

Market Analysis:

I'll provide you with a comparative market analysis (CMA) for properties of interest. This analysis will help you understand the market value of the property and determine a fair offer price.

Scheduling and Attending Showings:

I'll schedule and attend property showings with you, providing insights on each property's pros and cons, as well as pointing out any potential issues or benefits that may not be immediately obvious.

Evaluating Properties:

I'll help you evaluate each property, considering factors such as resale value, potential for appreciation, and how well it meets your criteria.

Negotiating Offers:

I'll prepare and submit your offers to the seller's agent, using my expertise to negotiate the best possible price and terms on your behalf. I'll also guide you through counteroffers and ensure that your interests are protected.

Continued..

Assisting with Financing:

I'll help you understand your financing options, and if needed, connect you with mortgage brokers or lenders. I'll ensure that you're aware of all costs involved and help you navigate the loan application process.

Coordinating Inspections and Appraisals:

Once an offer is accepted, I'll coordinate any necessary inspections and appraisals. I'll be there to help you interpret the results and negotiate any needed repairs or price adjustments.

Managing Paperwork:

I'll handle all the paperwork involved in the transaction, ensuring that everything is completed accurately and on time. This includes the offer, counteroffers, disclosures, and the final purchase contract.

Closing Process:

I'll guide you through the closing process, making sure all final details are handled smoothly, from the final walk-through to closing day. I'll be there to answer any questions and resolve any last-minute issues.

These responsibilities ensure that you have a smooth, informed, and successful home-buying experience with a professional dedicated to your needs.

HERE ARE SOME EXAMPLES THAT MAY UNKNOWINGLY PUT YOU IN THE POSITION OF PAYING COMPENSATION OUT OF POCKET

CONTACTING LISTING AGENT DIRECTLY

It's important to have your own representation in order to have a professional advocate for your best interest, not the seller's. Specially when it comes to one of the most important transactions in your life.



FOR SALE BY OWNER

For Sale By Owners involve no professional representation from the seller which could be potentially troublesome as the seller is not familiar with the legalities or processes of a real estate transaction.

NEW CONSTRUCTION

Builder's often try to entice a buyer to work unrepresented by offering bonuses and perks but at the end of the day they do not have your best interest in mind and represent only the builders.



Benefits of Separate Representation in Real Estate

While it might seem more convenient to work directly with the listing agent, it's important to understand that the listing agent's primary responsibility is to the seller. Their job is to get the best possible deal for the seller, which may not always align with your interests as a buyer.

Here's why having your own representation is crucial:

1. **Unbiased Advocacy:**

- As your buyer's agent, I am solely focused on your needs and goals. My job is to represent your interests, providing unbiased advice and ensuring that you get the best deal possible.

2. **Confidentiality and Trust:**

- When you work with me, any personal information you share—such as your budget, timeline, and motivation for buying—is kept confidential. This ensures that the seller doesn't gain an advantage in negotiations.

3. **Expert Negotiation:**

- I'll negotiate on your behalf, striving to secure the most favorable terms and price. A listing agent, on the other hand, is negotiating with the seller's best interests in mind, which could put you at a disadvantage.

4. **Objective Guidance:**

- I'll provide you with an objective analysis of the property's market value, potential issues, and long-term resale value. This helps you make informed decisions, rather than relying on the seller's agent, who may downplay any drawbacks of the property.

Continued..

5.Comprehensive Support:

From the property search to closing day, I'm here to guide you through every step of the process. I'll handle all the details, paperwork, and negotiations, allowing you to focus on finding your dream home without the stress.

6.Avoiding Conflicts of Interest:

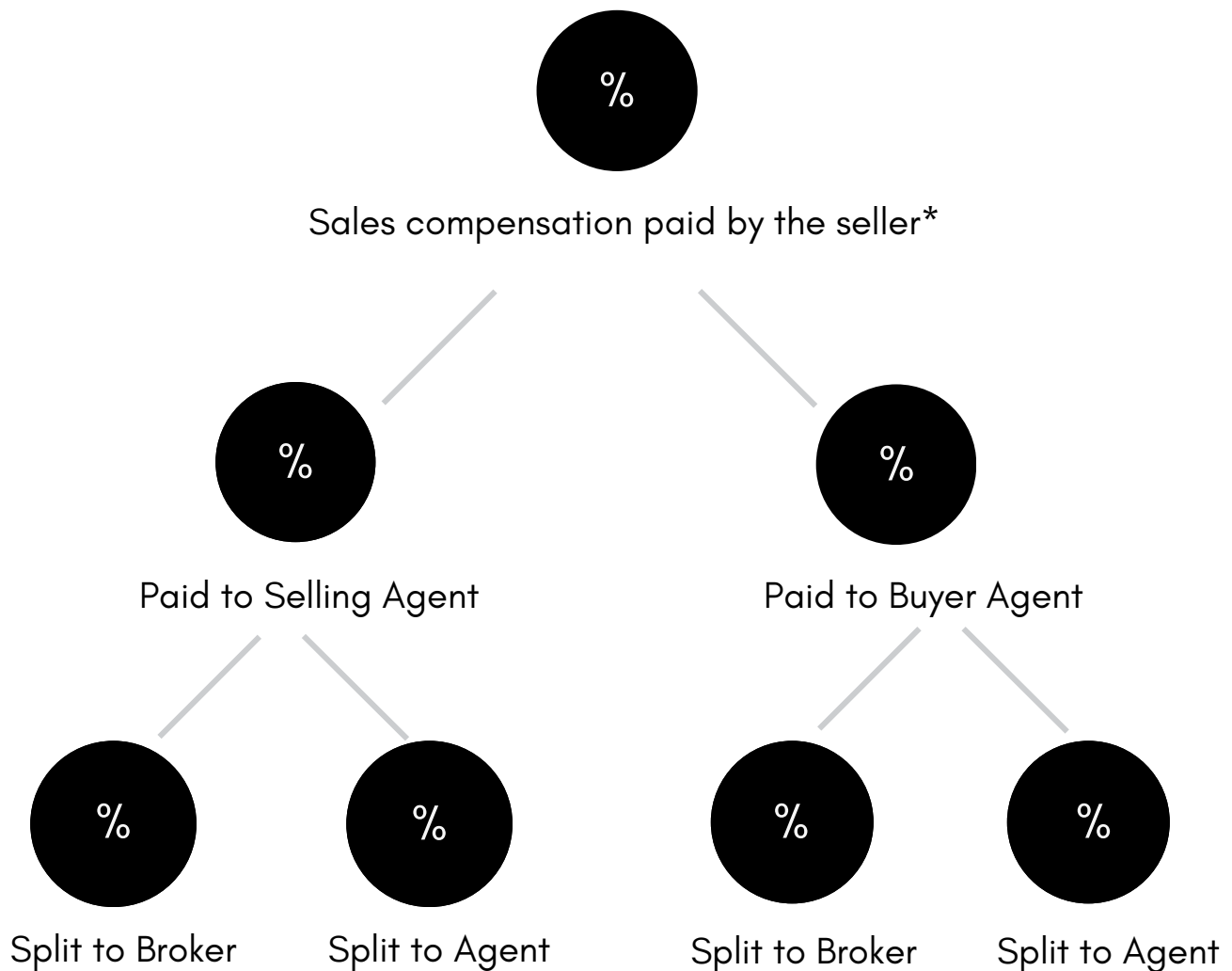
When you have separate representation, there's no risk of a conflict of interest. The listing agent has a duty to the seller, and their goal is to sell the property for the highest possible price. My goal is to ensure you buy it for the best price and terms possible.

7.Better Access to Listings:

I have access to a wide range of listings, including those that might not be actively marketed. I'll work to find properties that match your criteria, not just the ones that a seller's agent might want to push.

Having your own representation ensures that your interests are fully protected and that you have a professional working exclusively on your behalf. It might seem easier to work directly with the listing agent, but doing so could cost you more in the long run, both financially and in terms of getting the best possible deal.

UNDERSTANDING HOW COMPENSATION WORKS



WHERE MY PORTION OF THE COMPENSATION GOES...

REALTOR FEES, ADMIN FEES & TAXES

As realtors we need to pay dues and fees in order to remain licensed as well as insured. We also have pay our administrative staff and continuing education. Don't forget the taxes!

*Assuming the seller pays buyer's agent compensation

steps to buying a new home

01

Determine Your Budget:

- **Evaluate Finances:** Review your savings, income, and expenses to determine how much you can afford to spend on a home.
- **Get Pre-Approved for a Mortgage:** Contact lenders to get pre-approved for a mortgage. This will give you a clear idea of your borrowing power and help you act quickly when you find the right home.

02

Choose a Buyer's Agent:

- **Find Representation:** Work with a buyer's agent (like me!) who will represent your interests, guide you through the process, and help you find the perfect home.

03

Identify Your Needs and Wants:

- **List Your Priorities:** Make a list of must-haves (e.g., number of bedrooms, location) and nice-to-haves (e.g., a big backyard, updated kitchen).
- **Research Neighborhoods:** Explore different areas to find neighborhoods that match your lifestyle and budget.





04

Start Your Home Search:

- **Browse Listings:** Your agent will help you search for homes that meet your criteria, and you can also explore online listings.
- **Attend Showings and Open Houses:** Visit homes in person to get a feel for what's available and what appeals to you.

05

Make an Offer:

- **Evaluate Market Value:** With the help of your agent, determine a fair offer price based on comparable homes and current market conditions.
- **Submit Offer:** Your agent will draft and submit the offer, including any contingencies like inspections or financing.

06

Negotiate and Finalize Terms:

- **Counteroffers:** Be prepared for negotiations; your agent will work to secure the best possible terms.
- **Acceptance:** Once the seller accepts your offer, the purchase agreement is finalized.

07

Conduct Inspections and Appraisals:

- **Home Inspection:** Schedule a professional inspection to identify any potential issues with the property.
- **Appraisal:** Your lender will require an appraisal to confirm the home's value aligns with the loan amount.

08

Secure Financing:

- **Finalize Loan Application:** Submit all necessary documents to your lender and lock in your mortgage rate.
- **Loan Approval:** Once approved, you'll receive a commitment letter outlining the loan terms.

09

Closing the Deal:

- **Final Walk-Through:** Conduct a final inspection of the property to ensure everything is in order before closing.
- **Closing Day:** Sign all necessary documents, pay closing costs, and finalize the purchase. Afterward, you'll receive the keys to your new home!

10

Move in!



Let's Talk Financing

Understanding what kind of financing is right for you is crucial because it sets the foundation for your entire home-buying journey. It will help you define your budget, strengthen your offer, speed up the process and helps you understand costs.

Conventional Loans:

These are not insured or guaranteed by the government and are offered by private lenders.

- Typically require a higher credit score.
- Down payments can range from 3% to 20%.
- Fixed or adjustable interest rates.

Best For: Buyers with a good credit score and a stable financial history.

VA Loans:

Guaranteed by the Department of Veterans Affairs, these loans are available to eligible veterans, active-duty service members, and some members of the National Guard and Reserves.

- No down payment required.
- No private mortgage insurance (PMI) needed.
- Competitive interest rates.

Best For: Military members and veterans.

FHA Loans:

Insured by the Federal Housing Administration (FHA), these loans are designed to help first-time homebuyers or those with less-than-perfect credit.

- Lower credit score requirements (often as low as 580).
- Down payment as low as 3.5%.
- More lenient debt-to-income ratios.

Best For: Buyers with lower credit scores or smaller down payments.

USDA Loans:

These loans are backed by the U.S. Department of Agriculture and are intended for buyers in eligible rural and suburban areas.

- No down payment required.
- Lower interest rates and closing costs.
- Income limits and geographic restrictions apply.

Best For: Buyers looking to purchase in rural areas with moderate to low income.

Continued..

Jumbo Loans:

These are for homes that exceed the conforming loan limits set by Fannie Mae and Freddie Mac.

- Typically require a higher credit score and a larger down payment.
- Higher interest rates.
- Stricter qualification requirements.

Best For: Buyers purchasing high-value properties.

Adjustable-Rate Mortgages (ARMs):

These loans have interest rates that start fixed for a period (usually 5, 7, or 10 years) and then adjust annually based on market conditions.

- Lower initial interest rates compared to fixed-rate mortgages.
- Potential for rates and payments to increase over time.

Best For: Buyers planning to sell or refinance before the rate adjusts.

Cash-Out Refinance Loans:

A cash-out refinance replaces your existing mortgage with a larger one, giving you the difference in cash.

- New loan term and possibly a different interest rate
- Must have enough equity in your home to qualify.
- Most lenders require you to retain at least 20% equity after the cash-out.

Best For: Homeowners who want to use their home equity for major expenses like home improvements or paying off high-interest debt.

Construction Loans:

These are short-term loans used to finance the building of a new home or major renovations.

- They cover the costs during construction, with funds released in stages as the work progresses.
- Loans typically convert to a permanent mortgage.

Best For: Buyers planning to build or renovate who need initial financing.

Rehab Loans:

These loans allow you to finance both the purchase of a home and the cost of renovations in one loan.

- They let you borrow against the future value of the home after renovations are complete.
- Like construction loans, funds are typically released in stages as work is completed

Best For: Buyers looking to purchase a fixer-upper or homeowners wanting to make significant improvements

CLIENT REVIEWS

David Kim

Genesis is by far the best realtor ever. She took a young couple who knew nothing of the real estate market and got them into their dream home. More importantly, for the right price. We were looking for almost an entire year and worked with easily a dozen different realtors including big groups, solo, Redfin, etc. She was available, reassuring, and fierce.



Eric Turner

I give Genesis a 5 star review. She helped me sell two of my properties that other agents weren't able to sell, and found me and my family the perfect home. I think what set her apart was her hard work and creativity. We had some issues with our commercial property and she was able to work around the problems without us having to put any money out of our pockets. She is determined, diligent, an amazing negotiator, and most importantly, she knows what she is doing. She truly is Realtor Extraordinaire.



Laura Reyna

Genesis is the one of the most hard working and smart people I have ever met. She made our first time home buying experience so easy and fun. There's no pressure with Genesis, she really wants to help you find your perfect home. Will be recommending her to all of our family and friends. There are a lot of realtors out there who don't go the extra mile so we are very grateful for the opportunity to work with someone who does.



Danny Bin

Genesis has been great. Very responsive and knowledgeable, handled everything for me since I am an out of state buyer. I would highly recommend and would not hesitate to work with her again.



Candi Chong

Working with Genesis was great! She is super responsive, knowledgeable and passionate about real estate. She took us through the process smoothly. We will definitely have genesis to help us again!



Helpful Moving Time Guidelines

AFTER SIGNING

- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or want.
- Donate or sell items that are in good condition.
- Create an inventory and a plan of anything valuable that will be moving with you.
- Get estimates from moving companies

4 WEEKS BEFORE THE MOVE

- Give 30 days' notice if you are currently renting
- Schedule movers/moving truck
 - Buy/find packing materials
 - Start packing!

2 WEEKS BEFORE THE MOVE

- Set up utilities (water, electric, internet, etc)
- Change address: mailing, subscription, amazon, etc.
- Keep packing!

1 WEEK BEFORE THE MOVE

- Obtain a certified check for closing
- Complete final walkthrough
 - Finish packing
 - Clean
- Pack essentials for a few nights in the new home
- Confirm delivery date with the moving company.
- Make sure your ID is Valid for closing

Post Closing Checklist:

FIRST DAY AFTER CLOSING

- ☐ Confirm final documents
- ☐ Change locks
- ☐ Familiarize with appliances
- ☐ Ensure utilities are working properly
- ☐ Make a list of any repairs or upgrades you would like to make

FIRST WEEK AFTER CLOSING

- ☐ Make sure water heater is at the appropriate temperature
- ☐ Review home inspection report and address issues
- ☐ Update address
- ☐ Replace smoke and CO2 detector if needed
- ☐ Replace air filter

FIRST MONTH AFTER CLOSING

- ☐ Create maintenance schedule
- ☐ Keep important documents
- ☐ Plan renovations or decorations
- ☐ Connect with neighbors

FIRST YEAR AFTER CLOSING

- ☐ Maintain landscaping
- ☐ Review home warranty
- ☐ Save for property taxes
- ☐ HOA management (if applicable)
- ☐ Plan Home improvement
- ☐ Monitor home equity