



PHYLLIS  
BROWNING CO.  
THE VERY BEST™

BUYER'S  
— GUIDE —

# WHAT SETS US APART

Like a bespoke suit, a couture gown or a pair of custom boots, our properties and services are distinguished by unparalleled quality, precise details and flawless realization. Our high level of personalized service is recognized throughout the industry and is carried through every aspect of our work, including highly effective strategies offered exclusively by Phyllis Browning Company.

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## THE CLIENTS, THE COMMUNITY & THE COMPANY

The caliber of our leadership, our agents and our support team is a reflection of our commitment to keeping our brand promise: excellence in service, professionalism and integrity. Our agents are at the top of their field, routinely garnering the highest performance rankings in the industry.

# WHY A BUYER NEEDS REPRESENTATION

## A BUYER'S REPRESENTATIVE CAN...

### FIND THE BEST PROPERTY FOR THE BUYER-CLIENT

A buyer's representative has access to the entire market and is not limited to properties that have been listed for sale with the Multiple Listing Service (MLS). Homes offered for sale by owner, lender-owned properties, etc. are all possibilities. Phyllis Browning Company maintains current information about these properties so that buyer-clients have a broader selection.

### PROMOTE THE BUYER'S SEARCH

If necessary, "property-wanted" promotions can be targeted towards seller's representatives and directly to owners of properties that may be appropriate for the buyer-client.

### OFFER BUYER-CLIENTS AN OPPORTUNITY TO PREVIEW NEW LISTINGS

Because a buyer's representative offers undivided loyalty to the buyer-client, buyer-clients can be given an opportunity to view newly listed properties before other buyer customers are notified.

### ACCESS A BROADER RANGE OF PROPERTIES

Property selection need not be limited by the seller's asking price. A buyer's representative may be able to negotiate the sales price within a range the buyer-client can afford.

### PROVIDE OBJECTIVE EVALUATION OF PROPERTIES

A buyer's representative will assist the buyer-client in making a sound evaluation of a property by carefully examining both positive and negative attributes and making an objective comparison between properties.

### COMPARE PRICES WITH OTHER PROPERTIES

Provide price counseling by looking at similar homes which have either sold recently or are currently on the market.

### NEGOTIATE ON BEHALF OF BUYER-CLIENT

Suggest procedures that will strengthen the buyer-client's negotiating position and implement negotiating techniques on the buyer's behalf.

### CONTINUE PROPERTY SEARCH DURING NEGOTIATION

During the term of a negotiation, the buyer's representative will continue to look for other properties which meet the buyer-client's criteria to enhance the buyer's negotiating position.

### SHARE ALL INFORMATION

Provide details of any prior unsuccessful negotiations for a specific property (with the previous buyer-client's consent). Any and all information about the seller which would aid the buyer-client's negotiating position must be disclosed to the buyer-client.

# HOME BUYING IN 6 STEPS

## 1 GET READY FOR HOME OWNERSHIP

- Build a good credit history
- Get mortgage pre-approval
- Find out what type of mortgages you qualify for
- Consider hiring an attorney to review all contracts and agreements associated with the home buying process
- Save up for a down payment (typically 10-20% of property's value; if FHA-qualified, then possibly less)
  - *Consider closing costs which can include taxes, attorney's fees, and transfer fees*
  - *Consider utilities and monthly bills, such as homeowner's assessments*

## 2 FIND A REAL ESTATE PROFESSIONAL

- Get a referral from friends, family, and work colleagues, or search REALTOR.com® and look for real estate yard signs and advertisements
- Ask the real estate professionals you interview about buyer's representation contracts and agreements; make sure you understand the terms
- Explain your needs and expectations to the real estate professional you choose to work with

## 3 FIND THE RIGHT PROPERTY

- Determine what is important to you, such as particular schools, neighborhood amenities, monthly mortgage payment, public transportation, accessibility, etc.
- Make sure you include homeowner's assessments, utilities, and taxes when calculating the monthly mortgage payment

## 4 FINANCE THE RIGHT PROPERTY

- Contact your mortgage broker or lender
- The lender or attorney will run a title search to ensure there are no clouds on the title
- Make sure you understand the financing terms—ask the lender for clarification, if needed

## 5 MAKE AN OFFER

- Ensure the property is inspected by a licensed home inspector
- Acquire title insurance
- Make sure the title is clear, or make your offer contingent upon title clearance
- Read all contracts before signing—make sure you understand all of the terms, ask questions
- Place a competitive bid and be prepared to make a counter-offer
- Keep your credit score stable and in-check by waiting to purchase any big-ticket items until long after the closing
- Only one offer will result in a sale, so be prepared to move on if your offer is not accepted

## 6 CLOSING AND LIFE AFTER THE BIG PURCHASE

- Protect your new asset by obtaining insurance such as homeowner's, flood, disaster, and fire
- Weatherproof your new home
- Maintain files—digital or print—for all warranties, insurance documents, contracts, etc.
- Keep original closing documents in a safe place, preferably outside the home (such as a safety deposit box)
- Set up utilities bills in your name, maintain files
- Implement desired aesthetic changes such as painting, minor construction, and re-flooring
- Set a move date and hire movers or plan a move party with your friends
- Get to know your neighbors and explore your new neighborhood
- If you're happy with the work of your real estate professional, be sure to recommend her/him to friends and family

Information originally published by National Association of REALTORS®

# GETTING TO KNOW YOU

NAMES: \_\_\_\_\_

\_\_\_\_\_

BIRTHDATES: \_\_\_\_\_

\_\_\_\_\_

CHILDREN: \_\_\_\_\_

\_\_\_\_\_

CHILDREN'S BIRTHDATES: \_\_\_\_\_

\_\_\_\_\_

WEDDING ANNIVERSARY: \_\_\_\_\_

\_\_\_\_\_

EMAIL: \_\_\_\_\_

\_\_\_\_\_

FAVORITE LOCAL RESTAURANT: \_\_\_\_\_

\_\_\_\_\_

FAVORITE SPORTS TEAM: \_\_\_\_\_

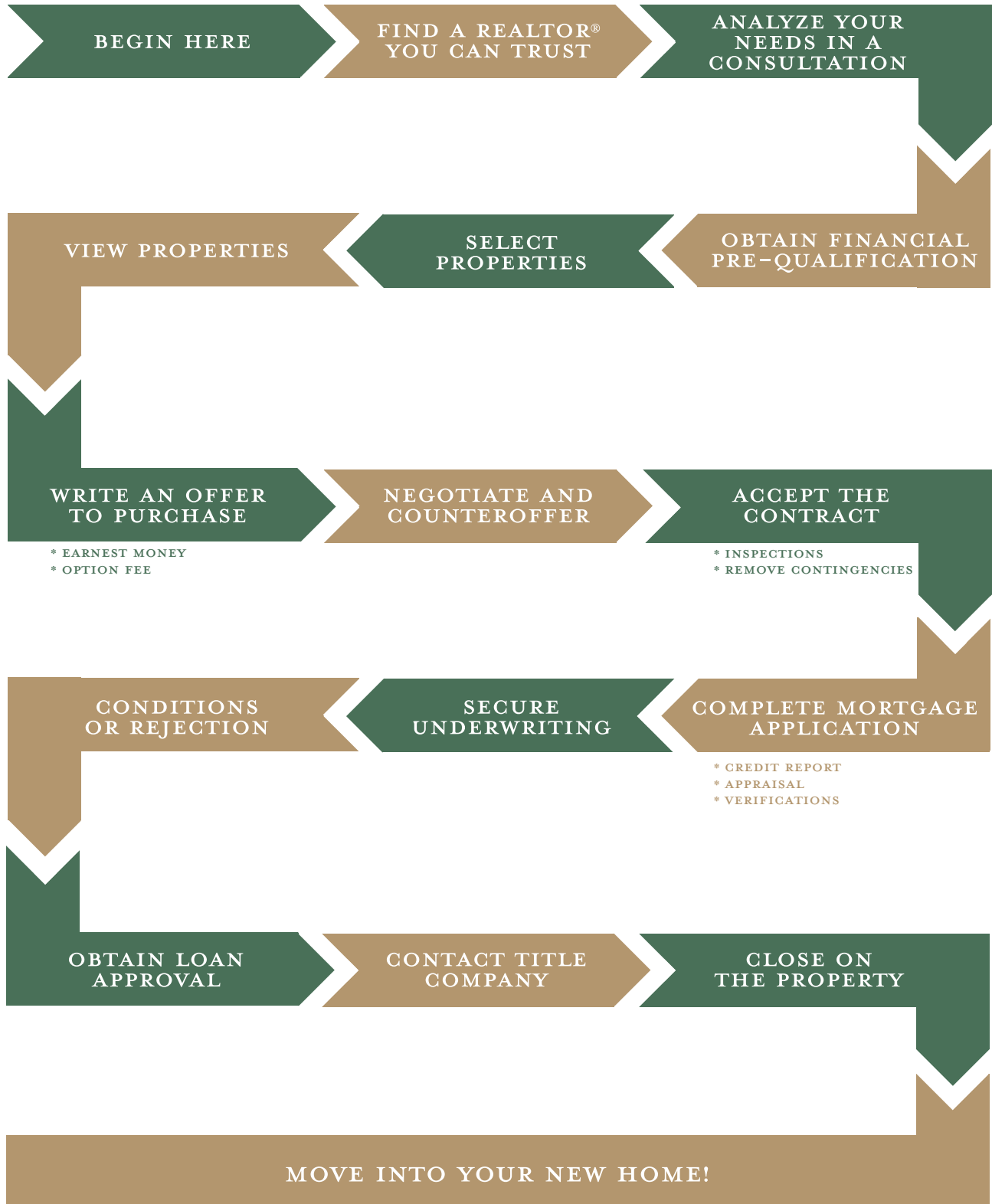
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# WHAT & WHY

WHAT  
*(Features)*

WHY  
*(Benefits)*

# THE HOME BUYING PROCESS



# OUR OFFICES

## ALAMO HEIGHTS

6061 BROADWAY  
SAN ANTONIO, TEXAS 78209  
210.824.7878

## NORTH CENTRAL

4372 N. LOOP 1604 WEST, STE. 102  
SAN ANTONIO, TEXAS 78249  
210.408.2500

## NEW BRAUNFELS

448 S. SEGUIN AVENUE  
NEW BRAUNFELS, TEXAS 78130  
830.302.2199

## BOERNE

711 S. MAIN STREET  
BOERNE, TEXAS 78006  
830.331.8450

## FREDERICKSBURG

116 E. TRAVIS STREET  
FREDERICKSBURG, TEXAS 78624  
830.219.2633

## AUSTIN

2785 BEE CAVE ROAD, UNIT 351  
AUSTIN, TEXAS 78746  
512.426.1341

STAY SOCIAL  
WITH US

