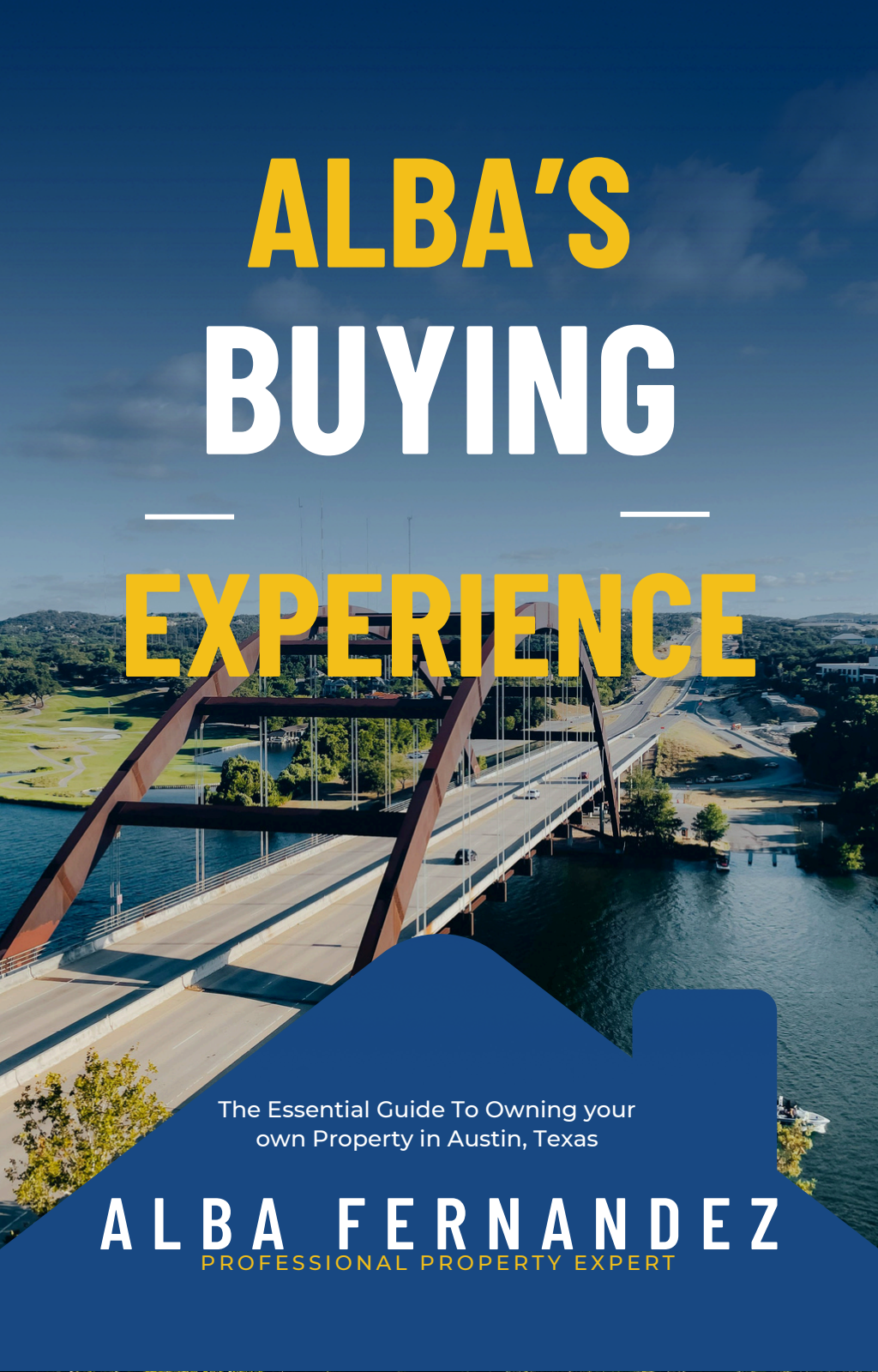

ALBA'S BUYING EXPERIENCE

The Essential Guide To Owning your own Property in Austin, Texas

ALBA FERNANDEZ
PROFESSIONAL PROPERTY EXPERT

HOW TO BUY YOUR HOME IN 30 DAYS

USING

ALBA'S BUYING EXPERIENCE

ALBA FERNANDEZ

Realtor | Austin TX | StepStone Realty

Hello!

Hi, I'm Alba! Your Realtor for anyone who wants to buy a home in Austin, Texas!

Back in 2014, my husband and I left Spain for Texas, but we were stuck in debt from credit cards and taxes, and our credit score was bad. To make ends meet, I took odd jobs like teaching Spanish and cleaning bathrooms while sorting out my new life. I even started a Photography business on the side.

We ended up renting a place since we couldn't afford to buy. Rent costs kept going up, and I didn't really get how credit scores worked in the U.S. This bothered me when I started working in Real Estate in 2016. How could I guide others on buying homes when I'd never done it myself?

I had this idea that our debt and low income meant we couldn't buy, but I decided to face it. I worked with a loan officer who helped me understand things better. Turns out, we could buy with just a 3% down payment and even lower upfront costs.

Slowly, we improved our credit score and got on track. In 2019, we bought our first home for $221K, locking in a good interest rate for 30 years. Our mortgage payments were higher than rent at first, but soon enough, rent costs went higher. Plus, our home's value went up a lot.
Becoming homeowners brought stability. Despite some repair costs, our mortgage payments stayed steady, unlike unpredictable rent increases. We built up equity, which gives us options for the future.

Today, I leverage my personal experience to assist clients in realizing their homeownership dreams. My journey from debt to homeownership demonstrates the transformative power of knowledge, determination, and strategic financial planning. Just as I've helped others navigate this path, I'm eager to guide you through the exciting and somewhat frightening journey of purchasing your own home.



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To make things easier for my buyers, I built this method called: **Alba's Buying Experience** to help you buy your dream home with easy, and confidence making your experience the best experience ever.

Let's get started!

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ALBA'S BUYING EXPERIENCE

8 EASY STEPS:

1. Consultation with Alba
2. Get Pre-qualified
3. Home Search
4. Showing Day
5. Make an offer
6. Go Under Contract
7. Close
8. Celebrate!

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1. Buyer Consultation with Alba:

- This is a 30-45 min Buyer Consultation
- I will ask you a few questions to understand what your needs are to help me find you the right home at the right place
- At the end of the Buyer Consultation, we will decide if we are **the right fit for each other**

Agency:

- In the State of Texas, we have this thing called agency. It means that the agent listed there is to represent the seller. My job, if you want to hire me, is to **get you the house at the best possible price and terms**, for you and your family
- Do you want me to negotiate for the seller? or do you **want me to negotiate for you**?

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2. Get Pre-qualified:

- To purchase a home, and even before start looking at homes, we will need to look at your finances and get you pre-qualified with a lender
- You'll get a better understanding of how much home you can afford
- This will help us identify the future home that meets your needs and possibilities right now, making it an easier way to choose the best fit for you

3. Home Search:

- My job is to make sure that you don't miss any home that is available on the market
- We have the most exclusive technology that makes this home search very easy
- I am going to create a customize search for you
- On our website, please click what your favorite homes are
- I will be doing research on these properties you liked, checking on the neighborhoods
- Make sure you check all the pictures first, go drive around them to see if that is a house you might see yourself living in
- Use the box on each home to type any questions you might have. I will get a notification when you do so I can make sure I answer them all

4. Showing Day:

- 24h prior the showing day, I will need to know which homes are the selected ones to go tour
- I will make sure, the selected ones are under your search criteria, talk to their agents, make sure they are available, then will have the tour setup for you that day
- I will be sending you the address of the first home we will be visiting that day, then we will move from there
- You will be expected to have your Pre-qualification Letter from your lender
- Bring comfortable shoes to go on showings
- Make sure you have gas on your car for the full tour
- Where you'll have a process of elimination, not selection
- Including a scale of 1-10 for each home

5. Make an offer:

- We found your dream home!
- I will do a CMA (Comparative Market Analysis) to identify market value
- I will prepare and go over that offer with you to make sure you understand it all before sending it

6. Go Under Contract:

- When all parties agrees on the offer, that will mean that we are ready for contract so we will execute the contract for you
- We will follow the steps as it shows in the following link until we close

LINK

7. Close:

- Congratulations! you did it!
- You finally got the home you wanted. You were a champ making the decision process!

8. Celebrate:

- Now is time to celebrate and enjoy your home with your love ones!

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Buyer Representation:

Do you want me to negotiate for the seller? or do you want me **to negotiate for you**?

- Buyer Representation
- IABS
- Inspection
- Wire Fraud Warning
- General Information and Notice to Buyers and Sellers

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And remember:

The best time to prepare to buy your Dream Home is, today

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Call / Text **ALBA** directly to:

512-766-0521

Click the link below to download my contact information:

Alba's Contact Information

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Thank you for choosing Alba Fernandez as your Realtor on your buying process

Texas Law requires that I share this Information About Broker Services and this Notice to Consumer with you.

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