



Buyer Journey

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Hey Friend,

You're about to start an exciting process! While the home-buying journey can seem daunting, I'm here to show a smoother, more enjoyable approach.

BY THE TIME YOU FINISH THIS GUIDE, YOU'LL UNDERSTAND:

- How to navigate the market like a pro, avoiding common pitfalls
- Strategies to potentially save you thousands
- The step-by-step process to make your home-buying journey smooth and stress free
- Why working with the right agent can be your biggest advantage in today's market

The 10 Steps of Buying a Home



1. Meet with Realtor



2. Get Pre-Approved for a Loan



3. Search & Select Homes



6. Inspections and Final Negotiations



5. Submit Offer & Create Contract



4. View Homes In Person



7. Bank Appraisal



8. Final Loan Approval and Insurance



9. Final Walk Through



10. Closing Day!

1 MEET WITH REALTOR



**40+ Homes
Sold Last
Year**



**300+
Families
Served**



**Third
Generation
Realtor**



**\$30M+ in
Transaction
Volume**

Who You Partner With Matters

- **Third-Generation Realtor** – Backed by a **strong network** and **support system** to navigate any situation seamlessly.
- **Strong Negotiation Skills** – I know how to **structure deals** and advocate for my clients, whether buying, selling, or investing.
- **Local Market Knowledge** – As a **San Antonio Native** & Realtor, I stay ahead of market trends to ensure you make informed decisions.
- **Property Management Expertise** – My expertise in **repairs** and connections with top-tier contractors at the **best prices** will help turn your dreams into reality.
- **Transparent & Honest Guidance** – I offer **clear, trustworthy recommendations** to help you make well-founded decisions.
- **Hands-On Approach** – I'm involved every step of the way, from securing deals to ensuring smooth closings.
- **Trusted Network** – My **connections** with lenders, inspectors, and contractors make the buying or selling process **seamless**.



Step-by-Step Guide For Buyer's



Understanding the NAR Settlement

HOW IT EFFECTS YOU AS A BUYER

What is this?

Real Estate Agents who use and list properties for sale on a Multiple Listing Service (MLS) **will be required to enter into written agreements with buyers before touring a home.** Those written agreements must include:

- A specific disclosure of the amount or rate of compensation the real estate agent will receive or how this amount will be determined.
- Compensation that is objective and not open-ended (e.g., cannot be “buyer broker compensation shall be whatever the amount the seller is offering to the buyer”).
- A statement that broker fees and commissions are fully negotiable and not set by law.

What does this mean for me?

- We'll discuss my compensation upfront and have a **clear agreement**
- Some Sellers may still offer Buyer Agent Compensation, others may not
- We might need to **negotiate my compensation** as part of your **offer** on a home



Questions to Ask When Interviewing Potential Lenders:

1. Can you provide a **Loan Estimate** outlining the estimated **cash to close** and **monthly payment**? This will help to make sure you know exactly what your financial obligations will be.
2. **What is included** in the estimated monthly payment? (**Principal, Interest, Taxes, Insurance, PMI?**)
3. Can you provide an itemized list of **closing costs**? If you need a sales price to generate this, then provide them a **ballpark number**—just ensure all lenders use the same figure for comparison.
4. Will I need to pay **Private Mortgage Insurance** (PMI)? If so, how much will it cost, and how long will it be required?
5. What are your **escrow** requirements?
6. Are there any **charges** or **penalties** for **prepaying the loan**?
7. Which **type of mortgage** do you recommend for my situation, and **why**?
8. Do you offer **discount points**? If so, how much does each point **lower the interest rate**, and what is the **breakeven period**?

Here's a Tip!

Give each Lender an estimated credit score before allowing them to pull your credit. Multiple credit pulls can hurt your credit score.

Lenders I have used before:

Jack Shull | Supreme Lending
(210)853-0224
Jack.Shull@supremelending.com

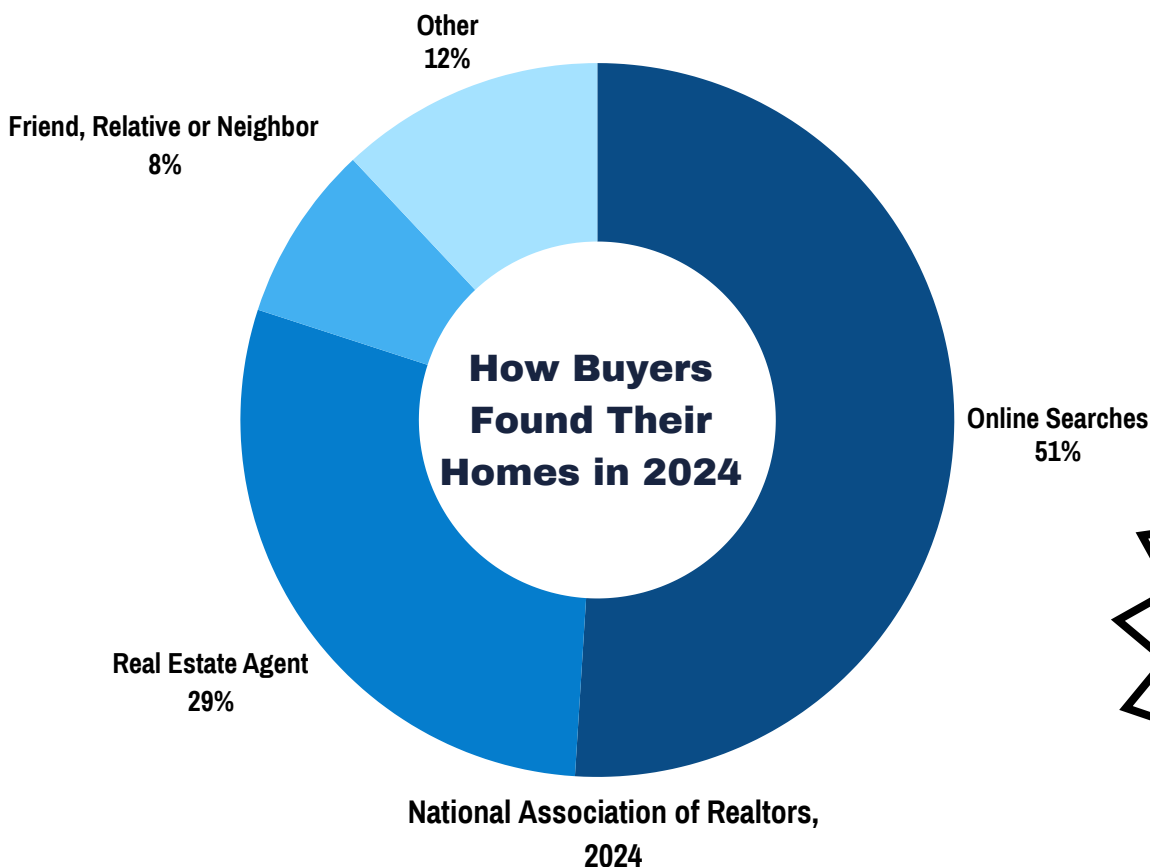
Bryan Curtis | Directions Home Loan
(469)396-8731
bcurtis@directionshomeloan.com

3 SEARCH & SELECT LISTINGS



What You Can Expect From Me:

- ❑ **Custom Search**
 - Tailored to your specific criteria
 - Daily alerts for matching new listings
- ❑ **Off-Market Opportunities**
 - Access to listings not found online
 - Be among the first to view homes before they hit the market
- ❑ **New Construction**
 - Leveraging relationships with local home builders
 - Providing insights on builder reputations



With today's technology, buyers can easily **browse listings** online. If you find one you love, send it my way along with your thoughts!

4 VIEW LISTINGS IN PERSON



Here's a tip!

Drive through the neighborhood during the times you'd typically be commuting, such as morning and evening rush hours, to get a feel for traffic and activity levels.

Things to be looking for on the tour:

- 1.General Condition** – Look for **damage**
- 2.Storage & Space** – Check **closets, pantry, and garage**
- 3.Floorplan & Layout** – Consider the **flow** of the home
- 4.Appliances & Fixtures** – Identify which **appliances** you would like to **keep**
- 5.Parking & Outdoor Space** – Ensure there's enough **parking** and **assess the yard**
- 6.Neighborhood & Surroundings** – Pay attention to **noise levels**, nearby **amenities**, and the upkeep of surrounding homes

5 SUBMIT OFFER AND CREATE CONTRACT



Things to Keep in Mind:

- Total amount **due at closing**
- Any upfront costs required **before closing**
- Appliances or other items you want **included in the sale**
- Types of **inspections** you want to have done

From Offer to Agreement

Navigating The Offer and Negotiation Process:

1

Submitting Your Offer

We'll prepare and submit a compelling **offer package**.

2

Sellers Response

Sellers typically respond within **24-48 hours**.

3

Potential Outcomes

The Seller may **accept, reject, or counter** your offer.

4

Negotiation

We'll navigate counteroffers, **prioritizing your interests**.

5

Finalizing the Deal

Once we come to an **agreement** with the Sellers we will enter into a contract.

6 INSPECTIONS AND FINAL NEGOTIATIONS



For pre-owned homes, inspection reports are **typically longer than 30 pages** and contain tons of findings, many of which are **minor and expected due to the home's age**. The key is to catch any **major issues**—such as **structural concerns, roofing problems, or HVAC deficiencies**—and negotiate with the seller on necessary repairs or concessions.



What Happens After the Inspection?

Options:

1. Accept the home **as-is**
2. Negotiate for the Seller to **complete any desired repairs**
3. Negotiate for the Seller to **pay for some of your closing costs** so that you can take care of the repairs after the sale
4. Negotiate a **price reduction** to off-set any repair costs you will incur after closing
5. **Terminate** the contract

Inspectors I have used before:

Curtis Wilson - Wilson Home Inspections
(210)867-8881
wilsonhomeinspection@gmail.com

Matt Wheeler - A Pro Home Inspections
(210)782-5773
mattwheeler@a-pro.net

7 APPRAISAL



An appraisal is when a licensed appraiser visits the home to assess its value based on factors like condition, location, and comparable sales in the area. This helps determine how much the home is worth.

Different Outcomes of an Appraisal:

1. Met Value As-Is
2. Met Value with Lender Required Repairs
3. Appraised Value is less than the Purchase Price
4. Appraised Value is less than Purchase Price and there are Lender Required Repairs

FAQ's:

Q: How do I order the Appraisal?

A: Your lender will order the appraisal for you after the inspection period.

Q: Do I have to order an Appraisal?

A: If you are financing the purchase than yes, your bank will require an Appraisal.

Q: How much do appraisals cost?

A: Prices will vary but I would budget \$600-\$900.

Q: Do I need to be there for the appraisal?

A: No! It is important that we are very nice to the Appraiser (they hold a lot of power!) and part of that is giving them their space on Appraisal Day.

The appraisal gives you peace of mind by confirming you're making a smart investment and ensuring you're not overpaying for your new home!

8 FINAL LOAN APPROVAL AND INSURANCE



Final Approval means that you have gotten all required docs to the lender, completed all steps in the loan process and the Lenders “Underwriter” has approved the loan.

Questions to ask when shopping Insurance:

- Does my policy cover **Actual Cash Value**(ACV) or **Replacement Cost Value**(RCV)?
- Do I have enough **Personal Property Coverage**?
- Do I qualify for any **discounts**?
- Can I save money if I insure my **vehicle and home** with the same company?
- Am I fully covered if someone is **injured** in my home?
- How much is my **deductible**? How does my **premium change** if I raise my deductible?

YOU'RE

ALMOST

THERE

9 FINAL WALK-THROUGH



CHECKLIST

FINAL WALK-THROUGH

- ☐ Verify that all contract items remain
- ☐ Verify the Heater and Cooling systems work
- ☐ Physical Damage inside and out
- ☐ Toilets work and sinks drain properly
- ☐ All personal property has been removed
- ☐ Verify that all requested repairs have been completed

PRIOR TO CLOSING

- ☐ Utility Services Transferred
- ☐ Garbage and Recycling Activated
- ☐ Arrange for locks to be changed
- ☐ Post Office Change of Address
- ☐ Arrange for Internet and Cable Services
- ☐ Prepare for Moving Day

10 CLOSING DAY



You will not get keys immediately. In order for a sale to be officially complete, both sides must **sign** and **funds must be released** from the Title Company. This may roll over into the **following business day.**

Items To Bring With You:

1. **Down Payment & Closing Costs:**

These can be paid via a **cashier's check** or **wire transfer**. If you choose to wire the funds, be sure to **contact the Title Company** to confirm their wire instructions.

2. **Valid Government-Issued ID:**

You'll need to provide a **current government-issued ID** as part of the process.

Notes

Client Testimonials

WHAT MY CLIENTS ARE SAYING

The Thomas Family



I was blown away by how wonderful Craig and the Morris Realty team made my first-time home-buying experience. The level of care and effort Craig put into our deal was astonishing and greatly eased my mind throughout the process. I never felt alone or unprepared; he graciously addressed any questions I had during the offer, option, and closing stages. We closed on time without any problems, thanks to Craig's meticulous nature, which ensured a seamless transition for my partner and me into our beautiful new home.

For all future home-buying experiences, we will turn to Morris Realty, particularly Craig. I can't recommend him enough!



The Satterfield Family



We recently decided to buy a house and used Craig Morris as our realtor. He was extremely helpful to us first time home buyers, answering any and all of our questions (which there were a lot) at any time of day. He was flexible with our schedule and made us feel so comfortable throughout our entire home buying experience. He was by our side every step of the way and made it so easy for us. We will forever be grateful for Craig! Thank you!



The Mounce Family



Morris realty was a great find - helped in selling my mother house that she lived in since 1968. Craig looks young but don't be fooled he is an experienced realtor . He was professional, prompt and responsive as needed. This sale was coordinated between Houston and SA flawlessly. A+ rating

