KHANI ZULU GROUP

CHRISTIE'S
INTERNATIONAL REAL ESTATE
@PROPERTIES LONE STAR

# BUYER'S GUIDE

WE BELIEVE YOU SHOULD love WHERE YOU LIVE

WE BELIEVE YOU SHOULD love WHERE YOU LIVE

## Home is....

Where we make memories. Where we build relationships.
Where we celebrate milestones. Where we laugh.
Where we love. Where we dream.

*It's so much more than a place to live - and finding that special place you want to call home starts with finding an agent who understands that.*

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# AN INDISPENSABLE PARTNER

In the fiercely competitive world of real estate, a real estate professional is an indispensable partner in the home buying process. While today's buyers are more educated about real estate than ever before, all the research in the world can't match an experienced agent's "in the trenches" understanding of what's happening in the market today. And when the most in-depth market knowledge is backed by the best marketing and technology in the business, the results are unmatched.

As a leading team at one of the nation's largest and most innovative real estate firms, @properties Christie's International Real Estate offers the expertise and resources to make your home buying experience seamless, and just as importantly, enjoyable.

Above all, we understand that real estate is about more than just managing transactions. It's a journey that involves building lasting relationships and supporting you through a significant life event. That's why our team places great importance on getting to know you personally. We take the time to understand your real estate aspirations and life goals, and we dedicate ourselves to helping you achieve them. We are so excited to begin this journey with you!

# GUIDING YOU *Home*


The Khani Zulu Group has one overarching mission: to provide the very best, most curated experience when it comes to buying or selling a home. More than your average real estate team, we're a community of growth-minded, creative Austinites who cultivate quality connections with our colleagues and clients.

By placing you at the forefront of our business, we foster a deep relationship that enables us to understand your short and long-term goals and execute a personalized plan accordingly. Our equally analytical and creative team offers consulting, project management, and design services punctuated by cutting-edge business tactics and flawless style.

At the Khani Zulu Group, we work together to help you balance your head and your heart so you can make a sound and confident decision on the investment of a lifetime.

# KHANI ZULU

**Realtor®, Broker Associate**
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Khani Zulu's passion for real estate is as bold and dynamic as her entrepreneurial path. A two-time Christie's International Real Estate Masters Circle honoree (2024 & 2025) and a Platinum Top 50 Finalist (2021–2024), Khani is nationally recognized for her achievements, including a top ranking on the RealTrends + Tom Ferry America's Best list. As a Certified Luxury Home Marketing Specialist and Master Certified Negotiation Expert, she offers a strategic, highly personalized approach to buying, selling, and investing.

Born and raised in Midland, Texas, Khani earned her BFA from UT Austin and spent nearly two decades in Los Angeles as a professional choreographer, fashion brand founder, yoga teacher, and co-owner of a globally recognized tattoo studio. She officially entered real estate in 2016, fusing her creativity, business savvy, and passion for service to deliver elevated, seamless client experiences.

Today, she helps clients navigate everything from dream home purchases to high-ROI renovations—backed by a trusted nationwide network and concierge-level care. Khani also serves as board president of Andrea Ariel Dance Theatre and actively supports local nonprofits. When she's not working, you'll find her lifting weights, curating standout fashion looks, or enjoying a cocktail with her husband and their two Chihuahuas.

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# TAYLOR ROSE

**Realtor®**
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With roots in New Orleans and Los Angeles and a career that has taken her from Austin to the UK, Taylor Rose brings a global perspective and personal warmth to the world of real estate. She first fell in love with Austin years ago while building her career here, and now she's proud to help others find their place in the city she once again knows as home.

Before real estate, Taylor spent nearly a decade in public relations. She led campaigns for Fortune 500s, worked internationally, and supported brands from tech to entertainment. Her background in communications, marketing, and client service now powers her thoughtful, creative approach to buying and selling homes.

Today, she is committed to making every client feel seen, heard, and supported. Whether she is guiding first-time buyers or marketing a listing with strategy and flair, she brings heart and grit to every transaction.

Outside of work, Taylor is a devoted dog and cat mom, banana bread enthusiast, and aspiring novelist. She's usually decorating for the next holiday, baking treats for neighbors, or planning the next celebration for her family and friends. Often referred to as the "glue" of her group, she's the first to host and the last to leave. You'll also find her walking Lady Bird Lake or on a mission to find the best queso in Austin. Her goal is to help you plant roots in a place that truly feels like home.

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# OUR TEAM

## KHANI ZULU

### Principal, Realtor®, Broker Associate, CIRE Master's Circle

Khani Zulu's passion for real estate is as unique as her approach, offering clients a curated experience fueled by integrity, industry expertise, creativity and genuine guidance. A member of the elite Christie's Masters Circle & founding agent of the Entertainment Division, Khani is nationally recognized for her achievements, Khani boasts various accolades, including the Platinum Top 50 Award in 2021 and 2022 and a coveted spot among the RealTrends 500.

## TAYLOR ROSE

### Realtor®

Taylor Rose began her career leading PR campaigns for global brands, where she honed her skills in marketing, communication, and client service. Today, she brings that same thoughtful approach to real estate—pairing strategy with heart to help clients navigate every step of the process. With roots in New Orleans and Los Angeles and a deep love for Austin, Taylor is committed to making each experience seamless, personal, and rooted in connection.

## IZABELLA PHAM

### Operations Manager

Beginning her real estate career specializing in listings and managing business operations, Izabella's extensive experience is her underlying strength contributing to the success of her clients. What's more, as a past educator, she holds kindness, unparalleled discipline, and organization at the forefront of her business while delivering on her promise to always curate a unique experience for each client.

# BUYER'S ROADMAP

## 01

### FIND YOUR AGENT MATCH

**As local market experts, we work together to craft a plan based on your budget and wish list, also facilitating a team of professionals to support you in journey.**

## 02

### PREPARE FINACIALS

**Meet with a lender to Secure a pre-approval to understand your budget and strengthen your position as a buyer.**

## 03

### UNDERSTAND MARKET CONDITIONS

**Understanding the market is essential before beginning your home search, as it helps shape a strategy that aligns with your goals, timeline, and the realities of today's landscape.**

## 04

### CREATE HOME SEARCH STRATEGY

**Engage in a detailed discussion with your agent to tailor a search strategy that prioritizes your must-haves and preferences.**

## 05

### CURATED HOME TOURS

**Embark on a targeted exploration of homes, guided by your agent's expert insights.**

## 06

### CRAFT A STRATEGIC OFFER

**When you find your home, we will develop a well-informed offer strategically positioning you for a favorable negotiation.**

## 07

### NEGOTIATIONS & ESCROW

**Navigate the negotiation process with your agent's skilled advocacy to secure the best possible terms.**

## 08

### OPTION PERIOD

**Complete due diligence & negotiate any repairs/concessions.**

## 09

### APPRAISAL

**Your lender will arrange for an appraiser to assess the property's value.**

## 10

### PRE-CLOSING

**Organize all essential paperwork and confirm financing arrangements.**

## 11

### CLOSING & CELEBRATION

**Sign and review all closing documents and receive your keys!**

## 12

### POST CLOSING

**Everything is relationship! We maintain relationships with clients long after the closing.**

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# 01 FIND YOUR PERFECT AGENT MATCH

Selecting the right real estate agent is the first step towards ensuring a successful transaction. At Khani Zulu Group, we pride ourselves on being more than just agents; we are local market experts who are committed to understanding your unique needs. Whether you're buying or selling, our goal is to align with your personal and financial aspirations to guide you through every step of the process.

When you choose us, you're not just getting an agent; you're gaining a partner. We work collaboratively with you to assess your goals, timeline, and any specific requirements you have. Our team is well-versed in the Austin real estate market and uses this expertise to advocate for your best interests. Moreover, real estate is a team effort. That's why we connect you with a curated network of professionals, including trusted lenders, escrow officers, and inspectors, ensuring a comprehensive support system. This collaborative approach is designed to streamline your journey, making it as smooth and stress-free as possible.

# 02 PREPARE FINANCIALS

At this stage, our primary objective is to establish a firm financial foundation for you so that when your dream home presents itself, you're ready to seize the opportunity without hesitation.

We have curated a network of recommended & trusted top lenders and financial specialists who are well-versed in their field. Their expertise will guide you in selecting the most suitable financing option that aligns perfectly with your unique circumstances. Through their guidance, you will gain absolute clarity on the precise amount of home you can comfortably afford and the optimal size of your down payment.

## DOWN PAYMENT

Typically between 3.5%-20% of the purchase price. Try to save 20% of the purchase price in cash as part of your down payment to earn better terms from lenders.

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## EARNEST & OPTION MONEY

Earnest money, a good faith deposit, is a sum of money you put down to demonstrate your seriousness about buying a home (generally 1-2% of the purchase price). This money will be credited towards the sales price.
Option money is the sum of money you offer the Sellers for a number of days in the Option Period to hold inspections and negotiate repairs/concessions. This money will be forfeited should the contract terminate.

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## CLOSING COSTS

Closing Costs for the buyer run between 2-5% of the loan amount.

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## HOME INSPECTION

A Home Inspection costs $300 to $500+. Depending on the property size and features.

# PRE-APPROVAL

When you begin your search for a new home, it's tempting to use a mortgage calculator to estimate a rough budget. While this may give you a starting point, it's crucial to understand that true contenders in this market are those who have obtained a pre-approval for a loan.

A pre-approval is an official document issued by a reputable bank or credit union, indicating their willingness to lend you a specific amount of money based on an evaluation of your income, assets, and liabilities. It demonstrates that the financial institution has thoroughly assessed your financial information, and determined that it is secure for them to grant you a loan for at least the approved amount.

By obtaining a pre-approval, you gain a clear understanding of how much house you can afford. This goes beyond the mere price tag and includes monthly payments as well. Armed with this knowledge, you can confidently compare listings, ensuring that you don't waste your time or money on properties that are beyond your price range.

# THE LOAN PROCESS

Although the loan process is tailored to suit your specific financial circumstances, it generally adheres to a standard trajectory. Rest assured, the lender of your choice will serve as your trusted guide throughout this journey, and our dedicated team will be fully involved every step of the way.

## 01 PRE-APPROVAL

Unless paying cash, buying a home requires successfully securing a loan, and that process starts with pre-approval. Your lender will ask you basic financial questions, then will do a credit check to determine how much money you're qualified to finance. Once assessed, you'll be pre-approved for a loan of a specific dollar amount.

## 02 LOAN APPLICATION

Pre-approval is just a starting point. Once you find the right home and your offer is accepted, it's time to formally apply for a mortgage loan through your lender.

## 03 DOCUMENTATION REQUESTED

Your lender will ask for verification of your full financial picture, including your employment history, debt, assets, etc. They'll ask for supporting documentation for all of the above, and will hire an appraiser to determine the fair market value of the home you're purchasing.

## 04 LOAN SUBMISSION

Once all the necessary documentation has been collected, your loan processor will put your loan package together and submits it to the underwriter for final approval.

## 05 LOAN APPROVAL

The underwriter will determine whether your loan is approved, conditionally approved, or denied. If your loan is conditionally approved, the underwriter may request additional documentation or explanations for things like credit history blemishes. Once any conditions are reconciled, the underwriter will approve your loan.

## 06 DOCUMENTS DRAWN

After approval, the loan documents are created, completed, and sent to the title company. This is when you'll sign the final documents and will pay the required closing costs.

## 07 FUNDING

The lender receives all the signed loan documents and reviews the package. If all the forms are prepared correctly, funds are wire transferred to the title company.

## 08 RECORDING

After funds are received, your escrow officer will authorize the county to record your signed documents. The lender will prepare a final settlement statement, disburse proceeds to the seller, and pay off the existing encumbrances and other obligations.

# MORTGAGE DOCUMENT CHECKLIST

## INCOME / EMPLOYMENT

- Paystubs (last 30 days)
- Tax returns for last 2 years
- W-2 / 10995 for past 2 years
- Business records if self-employed
- Any rental income you receive & lease
- If VA, provide DD214 & Eligibility Cert
- Employer contact details

## OTHER

- Copy of divorce decree, if applicable
- Copy of driver's license
- Copy of social security card
- Lender will retrieve credit score

## ASSETS

- All statements (past 2 months)
- Down payment gift letter, if applicable
- Details of any real estate you own.

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# 03 UNDERSTANDING THE MARKET & STRATEGY

*Before we begin the home search, it's important to take a step back and look at the bigger picture.*

The current real estate market—whether it's favoring buyers, sellers, or somewhere in between—directly impacts your strategy, timing, and negotiation power.

Just as important are your personal goals. Are you planning to stay in the home for a couple of years, or is this a 10-year investment? These answers help us determine whether it makes sense to buy now, what kind of property aligns with your long-term vision, and how we'll approach offer strategy.

This is where we blend market insight with your unique goals to create a smart, tailored plan—because success isn't just about finding a home, it's about making the right move.

## WHAT TO CONSIDER:

- How long do you plan to stay in this home? Your timeline can impact everything from neighborhood choice to financing options and resale strategy.
- What are your top priorities right now—and how might they evolve? Consider your lifestyle, career plans, family needs, and long-term goals.
- Are you comfortable with a home that needs updates, or do you prefer move-in ready? Market conditions may influence what trade-offs are worth making to stay within budget or location.

# 04 CREATE PERSONALIZED HOME SEARCH

*Finding the right home means understanding exactly what you want and need.*

We begin this process with a detailed consultation where we delve into your budget, preferences, and lifestyle requirements. Our approach is not just about finding a house; it's about discovering a place that you can call home.

Once we have a clear understanding of your criteria, your agent will craft a personalized home search plan by leveraging the latest technology and data-driven insights to ensure that your search is not only comprehensive but also efficient.. This plan isn't just a list of potential properties; it's a strategic roadmap designed to find your perfect match.

## WHAT TO CONSIDER:

- What's most important to you in a home? Are you looking for specific features, like impressive views, a chef's kitchen, a big backyard, or lots of square footage? Or do location and access to nearby restaurants, things to do, and transportation top your list?
- What do you need your home to do for you? Are you looking for a cozy retreat for you and your partner? A vacation or rental home that you can rent out when you're not staying there?
- What type of home are you looking for? Are there specific design must-haves on your list? Does the idea of an older home with potential that's a bit of a fixer-upper appeal to you, or is a move-in ready home more appealing?

# 05 CURATED HOME TOURS

Now, let's dive into the exciting part! Embarking on the journey to find your ideal home and community is an exciting and pivotal moment. We transform this experience into a personalized adventure tailored just for you. Once we have identified properties that match your specific criteria, the real exploration begins. As soon as we identify suitable options, we will initiate the process of scheduling showings, allowing you the opportunity to explore and envision the possibilities firsthand.

## WHAT TO CONSIDER:

- **Scheduling Your Showings:** We arrange home tours at your convenience, ensuring visits fit seamlessly into your schedule for a stress-free experience.

- **Experiencing Each Home:** During showings, we invite you to imagine living in the space. Observe how the light plays in the rooms, feel the layout, and evaluate how well each home meets your needs. We provide insights on construction quality and neighborhood characteristics to guide your decision.

- **Understanding the Community:** The right community is key to loving your home. Whether you seek vibrancy or tranquility, we introduce you to neighborhoods that match your lifestyle. You'll learn about local schools, amenities, and cultural highlights that define each area.

# 06 CRAFT A STRATEGIC OFFER


When you find a home, it's important to act quickly and make an educated offer based on the strategy you and our team have discussed. Our team will draw up a contract that includes your offer price and other terms and contingencies. Here are some of the most common elements of a real estate contract:

***Price*** – The market will determine the final price, but our team will help you formulate an offer based on current market conditions and comparable listings and sales.

***Mortgage Contingency*** – A mortgage contingency stipulates that you will buy the home subject to obtaining a mortgage. If you cannot obtain a mortgage, and the seller will not agree to finance the sale, then the contract will be void.

***Earnest Money*** – Earnest money is a good-faith deposit, given to the seller, which secures the contract until the closing. If the sale does not go through due to contingencies in the contract, the earnest money may be returned to the buyer.

***Option Money*** - The purpose of the nonrefundable option money is to give the buyer time to arrange inspections and renegotiate per the findings. It serves as a right to cancel a pending transaction for any reason within a certain time period.

***Closing Date*** – This is usually the date the seller must vacate and the buyer may occupy the property. Flexibility on the closing date can give a buyer a big advantage over other potential buyers.

# 07 NEGOTIATIONS & ESCROW

After submitting your offer, we may engage in negotiations with the seller to reach terms that are agreeable to both parties. Once an agreement is reached, you'll enter the escrow phase, where our team provides robust transaction coordination. During this critical period, we ensure that all contractual conditions are meticulously managed to finalize every detail, facilitating a smooth transition to closing.

## WHAT TO CONSIDER:

- **Contract Contingencies:**

We manage all contract contingencies—like inspections and financing—to ensure your rights are protected throughout the transaction.

- **Securing Financing Approval:**

We streamline the financing process, assisting with documentation and liaising with lenders to secure your mortgage approval efficiently.

- **Communication with Lender & Escrow Officer:**

We ensure seamless communication with your lender and escrow officer to facilitate a smooth and timely transaction.

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# 08 OPTION PERIOD
## (DUE DILIGENCE & INSPECTIONS)

The ***option period*** is  is a designated timeframe during which the buyer can conduct due diligence, such as inspections. The option fee, a non-refundable payment to the seller, grants you the right to terminate the contract for any reason during this time.

It’s essential to negotiate a duration that allows enough time for complete property evaluation. Inspections are crucial during the option period; they should include general checks of the home's systems, as well as specialized inspections like foundation, roof and septic systems if applicable. These inspections can uncover potential issues that may not be visible during a typical walkthrough.

Based on the inspection results, you can enter negotiations for seller concessions, which might include repairs, price adjustments, or help with closing costs. The option period provides a strategic window to leverage these findings in your favor or to decide against proceeding with the purchase if significant problems are found.

# 09 APPRAISAL

As part of the lending process, your lender will coordinate an independent appraiser who will conduct a comprehensive evaluation to determine the estimated value of the property you intend to purchase.

To support the agreed-upon contract price, we will collaborate with the listing agent in presenting an appraisal packet that provides pertinent information.

It is crucial to note that, in most cases, the property must appraise at or above the contract value in order to secure financing, unless you possess an appraisal waiver. This step is necessary to ensure that the property aligns with its market value and safeguards your financial investment.

# 10 PRE-CLOSING

(POST OPTION PERIOD - 3 DAYS UNTIL CLOSING)

During the pre-closing stage, we concentrate on finalizing all essential preparations. This phase primarily involves managing the escrow process, where we actively collaborate with lenders, inspectors, and escrow teams to ensure a smooth closing.

## WHAT TO CONSIDER:

- **Home Insurance**
  Secure a policy to protect your property and meet lender requirements.
- **Home Warranty**
  Consider purchasing to cover repairs and replacements of major systems and appliances.
- **Set Up Utilities**
  Arrange for electricity, water, gas, and internet services to be active by move-in day.
- **Arrange for Movers**
  Book a reputable moving company and schedule the move according to your closing date.
- **Check Negotiated Repairs**
  Ensure all agreed-upon repairs are completed.

# 11 CLOSING
## (3-5 DAYS LEADING UP TO CLOSING)


Our team coordinates with you, your lender, the seller's agent, and the title company to ensure a smooth closing. Before closing, your lender finalizes and sends the loan documents to the title company, and you’ll be notified of the final amount needed. You'll provide this amount, along with the rest of your down payment and any closing costs, through a cashier’s check or wire transfer.

We recommend a final property walkthrough just before closing to ensure the home is in the agreed condition and all repairs are completed.

At the closing, the title company will guide you through signing loan and title documents, with our team there to assist you.

### WHAT TO BRING

- Government photo ID
- Certified or Cashier's check in the amount of closing costs due or proof of a wire transfer

# 12 POST CLOSING

One of our core values is "Everything is Relationship." We maintain relationships with clients long after the closing, ensuring you have continued support as you settle into your new home and beyond. Here are some key considerations and services we offer to help you manage your home effectively:

- **Refinancing** – Monitor interest rates even after your purchase. If rates decline, refinancing could lower your payments. Remember, refinancing is significant; approach it with the same diligence as your original mortgage.
- **Home Improvement** – Most homeowners have projects to tackle after moving in. We connect you with a network of trusted vendors, helping you find reliable service providers for any home improvement needs.
- **Yearly Annual Reviews** – We provide yearly reviews to discuss your property's performance and any real estate market updates. This helps you stay informed and make strategic decisions about your property.
- **Property Tax Assistance** – We assist in protesting your property taxes to ensure you are not overpaying. This service can potentially save you a significant amount each year.
- **Support for Becoming a Landlord** – If you're ready to build your investment portfolio, we can help you transition into becoming a landlord, providing guidance on property management and maximizing investment returns.


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# CONGRATULATIONS!

You've just bought a new home! However, it's important to note that a property truly transforms into a home when you infuse it with your unique personal touch. Once you hang your pictures on the walls, arrange your furniture, and sprinkle the space with your personality, you have created the perfect backdrop for new memories to unfold.

Beyond the transaction, our team remains committed to supporting you in every aspect of owning and maintaining your valuable investment. We have curated an exceptional network of trusted vendors who excel in their respective fields. Furthermore, we recognize that your new home is a part of a larger picture. It intertwines with your plans for the future, guides you through significant life changes, and plays a role in building wealth. If you ever require assistance in any of these areas, we can connect you with the established professionals you need.

We are genuinely thrilled for you to create a fulfilling life within your new home, and we hope you will always rely on us for all your real estate needs. As our clients will attest, once you become a part of the Khani Zulu Group family, you remain family for life. This means that when the time comes, we will be here to assist you with selling or renting your home, and we will be here when you decide to embark on a new buying journey.

But for now, take a moment to catch your breath, settle in, and enjoy the fruits of your hard-earned achievement. You have earned this incredible milestone, and we are honored to have been a part of your journey.

With Gratitude,

KHANI ZULU GROUP


# @GIVES BACK


## love is the unity in our community.


Real estate is about so much more than buying and selling homes; it's about bring people together and strengthening our communities

We embrace this role in a variety of ways, from giving local artists a platform for expression, to supporting local organizations, to partnering with small business on special marketing initiatives.

We draw inspiration from our communities, and we try to return the favor every chance we get.


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# TESTIMONIALS

After my first call with Khani, I knew that we'd been missing out on so many incredibly valuable features that a knowledgeable, dedicated realtor can offer. Between the clear communication, home recommendations, offer advice, organization, market knowledge, professional relationships and general attitude, Khani has demonstrated the huge difference an awesome realtor can make. We feel incredibly lucky to have found her and will be recommending her to everyone we know!

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My husband and I recently had the pleasure of working with Khani as our realtor, and I can confidently say that she is an exceptional professional who goes above and beyond to ensure her clients' satisfaction. This level of commitment made the entire process smoother and more efficient. Khani's knowledge of the market is truly impressive. She seems to have an extensive network of contractors and can connect you with the right people at an affordable price. Her ability to navigate the intricacies of real estate deals is remarkable. Whether it's reaching out to the seller's agent, discussing details with your lender or prepping your current home to go to market, Khani always delivers on her promises.

Khani responded to an anonymous on-line inquiry I submitted about a property and took the time to personally visit the site to obtain the accurate information. I was a stranger and there was no obligation for her to be so responsive. This made an immediate positive impression, and so a relationship was established. I am a long-distance buyer, and so it was a risk by both parties. Khani's unrelenting commitment to her clients drives her incredibly productive work ethic. Once she learned what I was seeking to find, she utilized her extensive fund of knowledge to capitalize on a few select properties of interest. If she wasn't immediately available, she had one of her valuable team members (Simon) to be present, as time is of the essence in the Austin market. Within two months, I had a contract on the perfect house! She didn't hesitate to submit the specified offers, arranged for all inspections, and had contractors on site to give estimates for renovations to confirm the total out of pocket would still be in budget with no major surprises. She is very well connected and respected by her peers in associated industries, and every aspect of closing was seamless. Beyond closing, she has helped immensely with facilitating renovation. She is a person of great integrity, and I will recommend her to anyone looking to conduct any real estate transaction in the Austin area.

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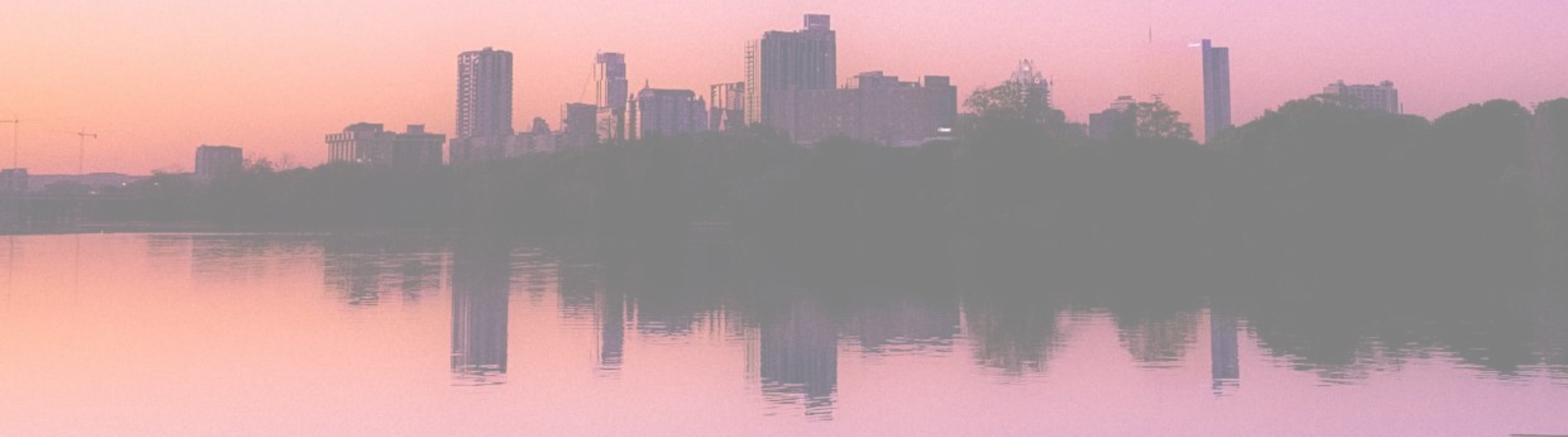
# STOP LOOKING.

## START FINDING.



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