



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.



WHO WE ARE *globally*

#1

IN LUXURY

\$100B

IN ANNUAL LUXURY SALES

#8

IN THE NATION

Christie's International Real Estate has long set the standard for luxury property worldwide, built on an invitation-only network of premier brokerages and accomplished professionals. For discerning buyers and sellers, the Christie's name signifies tailored service, global reach, and exceptional results. That tradition of excellence took root in the mid-1990s, when two top-producing Chicago agents founded @properties with a vision to elevate real estate through technology, marketing, and service.

What began as a local brokerage quickly grew into one of the nation's largest firms, leading to the acquisition of Christie's International Real Estate in 2021. Today, Christie's International Real Estate Lone Star carries forward that legacy, pairing strong local ownership with world-class marketing resources and cutting-edge technology to deliver the most innovative luxury brokerage experience in Texas and beyond.

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WHO WE ARE *locally*



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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512.975.5235

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 her Chihuahua.

TAYLOR ROSE



REALTOR®

TROSE@CHRISTIESREALESTATELS.COM

626.660.8295

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.

YOUR AUSTIN TEAM ON YOUR SIDE



KHANI ZULU

REALTOR®
BROKER ASSOCIATE
TEAM PRINCIPAL



TAYLOR ROSE

REALTOR®



IZABELLA PHAM

OPERATIONS MANAGER
REALTOR®



JERRY MOOTY JR.

CEO | PRINCIPAL
REALTOR®
ATTORNEY



**ROMEO
MANZANILLA**

COO
BROKER



**ANASTASIA
DUARTE**

DIRECTOR OF AGENTS



**HALEY
PECIKONIS**

DIRECTOR OF
MARKETING



ANNA YU

MARKETING
COORDINATOR

THE BUYING PROCESS

Buying a house might seem complex, but don't worry! We use our expertise and a proven process to make sure you get a home that's just right for you.



QUALIFICATION

Choose a lender and obtain a pre-approval letter.

CREATE A WISH LIST

Identify your top needs and wants.

FIND YOUR HOME

Search with your agent to find a home that fits your needs.

MAKE AN OFFER

Make an offer and negotiate your best interests.

CONTRACT TO CLOSING

Review documents and prepare for closing day.

CLOSING

Sign all the paperwork, get your keys after funding and celebrate!



THE PROCESS OF QUALIFICATION

Securing a mortgage pre-approval is crucial. It helps you determine your affordability and signals sellers that you are a serious and capable buyer.

DIRECT LENDERS VS. MORTGAGE BROKERS

Direct lenders (banks and credit unions) use their own funds, while mortgage brokers act as intermediaries for various lenders and loan programs.

PAYMENT INFORMATION

Ensure your monthly payment estimates cover PITI—principal, interest, tax, and insurance. Many lenders require prorated escrow payments for taxes and insurance.

LOAN TERMS

Check if your lender's rate quote includes "points" and request a cost estimate for total closing expenses. Confirm no prepayment penalties and inquire about Mortgage Insurance Premium necessity.

PRE-QUALIFICATION LETTER

Obtain this letter before starting your home search, as many sellers require it with offers. Note that lenders may need documentation like tax returns and pay stubs for a conditional approval letter.



THE LOAN APPLICATION

Once you've identified a loan with a favorable interest rate, lock it in for 30-60 days. This ensures ample time for loan approval and home closing. Avoid significant purchases during this period to protect your credit score.

ESSENTIAL DOCUMENTS FOR LOAN APPLICATION:

- Pay stubs
- W-2 forms
- Bank statements
- Information about other loans

CRAFT YOUR BUYER WISH LIST

Recognize that nearly every home purchase entails some level of compromise. Various factors tied to lifestyle, budget, and future plans contribute to this dynamic. However, certain considerations remain universally essential.



LOCATION CONSIDERATIONS

Delve into critical aspects like schools, transportation, and neighborhood amenities such as shops, restaurants, and parks when assessing potential locations.

HOME TYPE EXPLORATION

Explore the diverse range of housing styles available. Evaluate the pros and cons of each to refine your focus.

FEATURES AND AMENITIES

Deliberate on your desires and necessities, be it garage parking, hardwood floors, outdoor space, or other living experience enhancements.



EXPLORE PROPERTY TYPES

RESALE HOMES AND FOR SALE BY OWNER HOMES

Evaluate floor plans, neighborhoods, and amenities to align with your goals.

NEW CONSTRUCTION, CUSTOM HOMES, AND LAND

Builders are less likely to sell to investors, may pre-select home fixtures, and have variable completion times.

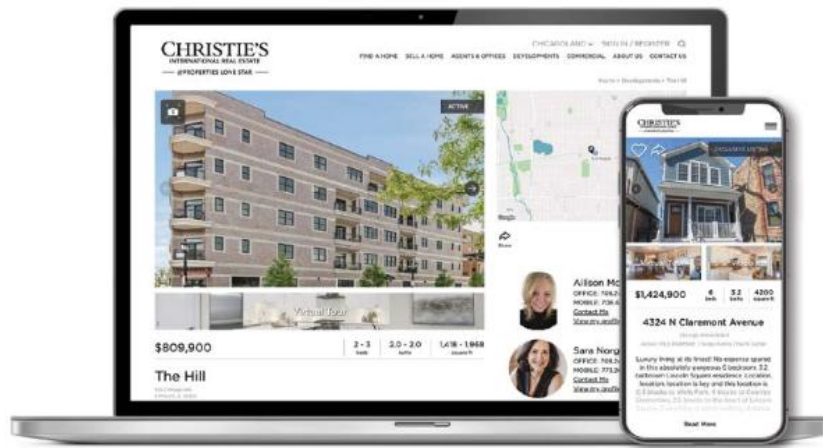
POCKET AND PRIVATE LISTINGS

Stay informed about off-market listings through good relationships with fellow brokerages.

FORECLOSURES AND SHORT SALES

Navigate these purchases with the guidance of an experienced agent as the process is vastly different from a traditional purchase.

**New Construction Tips: Set a budget for upgrades, bring your agent to the first appointment, get outside inspections, and be aware of “preferred builder lenders.”*



NAVIGATE YOUR HOME SEARCH

Review Listings: Your agent will provide you with available listings. Beyond price and property features, pay attention to details like property taxes, time on the market, and monthly assessments for HOA or condo association dues.

Open Houses Etiquette: If attending open houses without your agent, mention your representation by a Christie's International Real Estate agent to avoid calls from other agents.

View and Compare Properties: Your agent will schedule showings and accompany you on appointments. Always assume you are on camera during home tours. Reserve your candid thoughts on the property until you are off-site. Detailed notes will be taken, allowing your agent to adjust future search parameters.

Drive the Neighborhood: Consider a self-guided tour, noting commute times and walkability. Your agent can provide an @turf report with near by accommodations.

The Right Home: If a home meets 85% or more of your criteria, it's worth making an offer. Be prepared to act swiftly!



MAKE AN OFFER

Once you find a home, acting promptly is crucial. Make an informed offer based on the strategy discussed with your agent.

Price & Due Diligence: While the final price is determined by the market, your agent will help formulate an offer based on current conditions, comparable listings and recent sales, along with your preferences.

Contract Review: Review the contract terms together, addressing your questions and making any necessary revisions.

Offer Submission: Your signed offer and pre-qualification letter will be delivered to the seller's agent.

Seller Response & Counter Offers: The seller's agent will respond with acceptance, a rejection, a counter-offer, or a notice of multiple offers.

Agreement & Signatures: Once all parties agree on the price and terms, the contract is signed and becomes effective.

Option Period: A licensed home inspector conducts a thorough property inspection during this period, revealing potential issues not evident in a casual walk-through.

Earnest Money: This good-faith deposit secures the contract until closing. If the sale doesn't proceed due to contingencies, the earnest money may be returned to the buyer.

Closing Date: Usually the date for the seller to vacate and the buyer to occupy the property. Flexibility in the closing date can provide a significant advantage over other potential buyers.

DEALING WITH MULTIPLE OFFERS

Encountering a property with multiple offers is not uncommon. As your trusted advisor, we'll guide you on submitting the best offer.

KEY CONSIDERATIONS

Know your “walk away price”

Determine the maximum amount you're willing to pay for the property and stick to it.

Make small changes for a big impact

Even subtle adjustments to your offer can make a significant difference. We'll strategize on how to enhance your proposal.

Always submit your best offer

To maximize your chances, present the strongest offer from the outset.

Don't take it personally

In competitive situations, emotions can run high. Remember, it's part of the process, and not every offer can be successful.

UNDERSTANDING BACKUP OFFERS

In Texas, sellers are allowed to accept one “backup” offer while under contract. If the original buyer cancels, your offer would then move into the primary position.





CONTRACT TO CLOSING

Our team will handle and oversee the following steps:

Option Period: Timely deposit earnest and option money to the title company within three days to avoid jeopardizing the contract.

Schedule Home Inspection: Due to high demand, schedule promptly, preferably within 24 hours of going under contract. Discuss findings and repair priorities with the inspector.

Determine Repair Priorities: Collaboratively prioritize repairs for a critical items amendment, as sellers may not address every inspection report item.

Obtain Documents: Gather essential documents like property disclosure forms, surveys, and HOA documents.

Closing Cost Credits: Note that negotiated credits for closing costs are “use it or lose it,” with any unused balance uncollectible.

Final Walk-Through: Integral to due diligence, inspect the property to ensure completed repairs, seller vacancy, and no move-out damage. Verify negotiated items remain.

Coordinate Your Closing: Your agent will manage the coordination of the closing process, ensuring all necessary steps are taken for a smooth transition to ownership.

THE CLOSING

We will collaborate closely with you, your lender, the seller's agent, and the title company to ensure a smooth and efficient closing.

Your lender sends loan documents to the title company, granting you a three-day review period. They will specify the closing amount, including the remaining down payment and costs (lender fees, title company fees, and state transfer taxes). Bring the balance in the form of a cashier's check or predetermined payment method to the closing. The title company and your agent will assist in navigating the necessary documents during the closing.

COME PREPARED

Please bring your valid, driver's license or passport for identification. Your property sale cannot close without these identity verifications.

ADJUSTMENTS

In case of small last-minute adjustments, having a personal check on hand can be convenient.

CASHIER'S CHECK OR WIRE

Bring a cashier's check (no personal checks) or your wiring instructions and confirmation number for your down payment funds.

INSURANCE

Provide the name and contact details of your insurance company and agent to the title company before the closing.



AFTER THE PURCHASE

One of our core values is “Everything is Relationship.”

We prioritize strong connections with clients beyond closing. Count on us to assist in finding service providers and contractors for home improvement projects or simplifying daily life.



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.

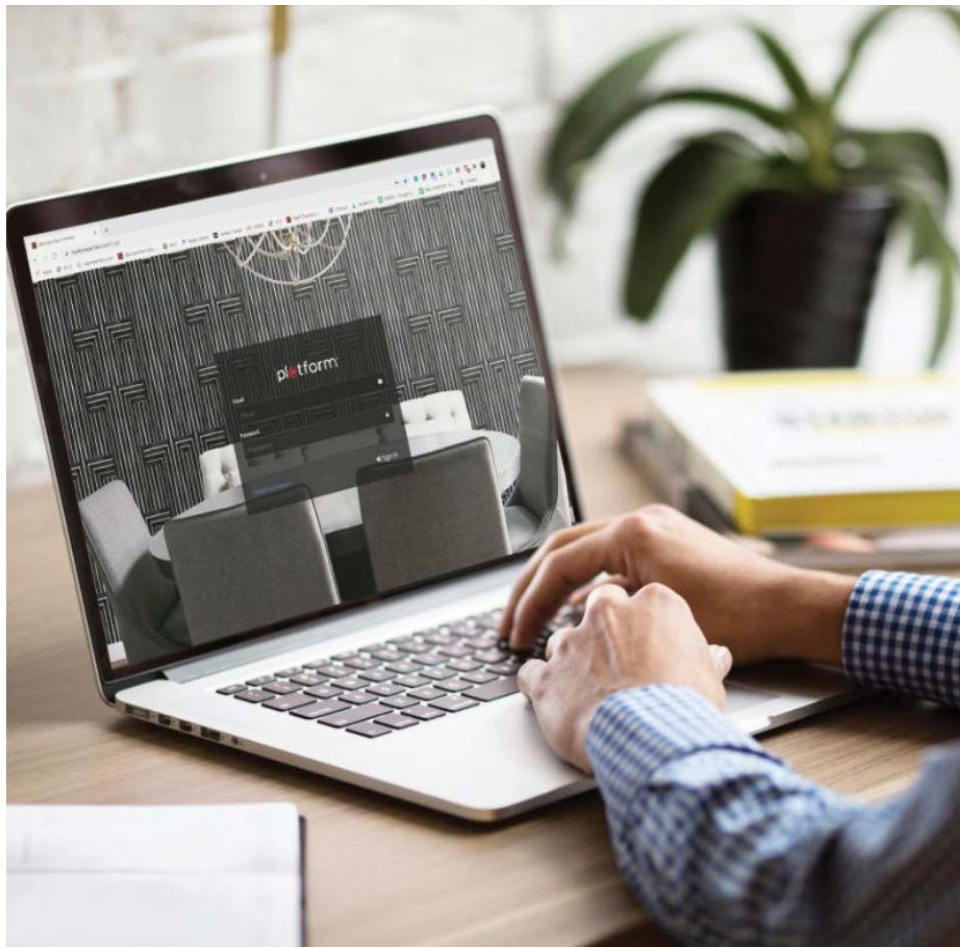
Home Improvement – Most homeowners have projects to tackle after moving in. We connect you with a network of trusted vendors, helping you find reliable service providers for any home improvement needs.

Yearly Equity 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.

****Ask us about our exclusive Vendor Vault and Referral Rewards—because great relationships deserve great perks!***



INDUSTRY LEADING TECHNOLOGY

The ultimate pl@tform™

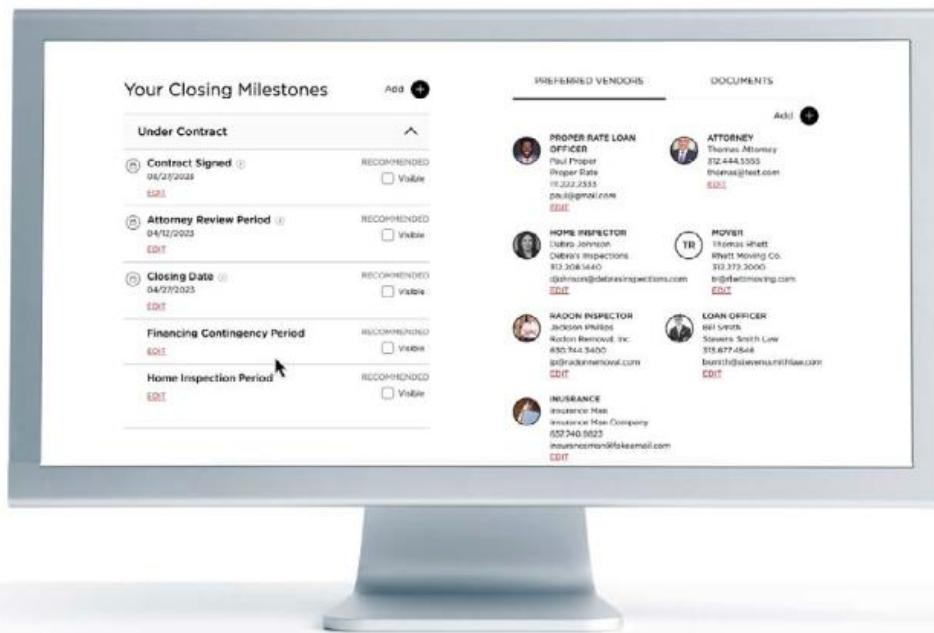
Buying and selling a home today involves technology at nearly every turn. That's why, for the past decade, @properties has been busily developing a suite of tech applications called pl@tform™ to efficiently manage all aspects of a home search or sale.

Core technologies include a digital Comparative Market Analysis tool that helps buyers gauge pricing and market activity relative to their home search, and a number of behind-the-scenes tools and resources that have created the most efficient transaction environment in local real estate.



HOME SEARCH PORTAL ZEN LIST

Take your home search to the next level with Zenlist, an easy-to-use tool that gives buyers and their agents access to the largest inventory of both active and pre-market listings. With alerts for new listings and an intuitive platform that makes it easy for buyers and agents to collaborate in real time, Zenlist puts the power of the market in your hands.



YOUR CUSTOMIZED CLOSING MILESTONES

From the moment you sign a contract to the day you close (and beyond), there are seemingly endless tasks to complete as a homebuyer. Inspection, financing, closing, scheduling movers...the list goes on. Add to that everything you have to manage in your daily life, and it's easy to feel overwhelmed.

That's why @properties developed Closing Milestones – a digital portal that illuminates the path to your new home and takes the stress out of the whole process. It allows you and your agent to keep tabs on all the important tasks and dates and access transaction documents – all in one place.



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love is the unity in our community.



At Christie's International Real Estate Lone Star, we believe real estate is about more than buying and selling homes — it's about connection, belonging, and building stronger communities.

We proudly embrace this role by giving local artists a platform for expression, supporting neighborhood organizations, and partnering with small businesses on special initiatives that uplift and inspire. From cultural events to charitable partnerships, our presence is designed to enrich the places we live and work.



We draw energy and inspiration from our communities, and in return, we are committed to investing our time, resources, and creativity to help them thrive. For us, success is measured not only in transactions but in the lasting impact we make together.



CLIENT LOVE LETTERS

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!

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 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.



where luxury lives

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