



BUYER'S GUIDE

WE BELIEVE YOU SHOULD *love* WHERE YOU LIVE

@properties

CHRISTIE'S
INTERNATIONAL REAL ESTATE



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.





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



Principal, Realtor®, MCNE, CHLMS

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Khani'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 Sports & Entertainment Division, Khani is nationally recognized for her achievements, boasting various accolades, including the Platinum Top 50 Award in 2021 and 2022 and a coveted spot among the RealTrends 500 & Tom Ferry's America's Best. Highly communicative and people-oriented, Khani features a nationwide network of professionals to refer to her clients while patiently educating and guiding them through the home buying & selling process. Khani is a Certified Luxury Home Marketing Specialist and Master Certified Negotiations Expert, promising her customers a highly personalized, streamlined journey resulting in a successful transaction and a lifelong friendship.

Born and raised in Midland, Texas, Khani was always a natural-born leader and creative soul. She earned a bachelor's in fine arts from the University of Texas at Austin and proceeded to teach dance and choreography for 20 years while also launching a clothing brand, producing several variety shows, teaching yoga, and even operating a globally recognized, star-studded tattoo shop in Los Angeles for 16 years.

Khani is actively invested in her community, currently serving as president of the board of directors of Andrea Ariel Dance Theater and donating regularly to local nonprofits. When she's not helping her clients through life-changing transitions, Khani enjoys working out, adding to her closet, spending time with her husband and their two chihuahuas, and indulging in craft cocktails.



OUR TEAM



KHANI ZULU

Principal, Realtor®, MCNE, CHLMS, 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.



GEORGIA BRAMHALL

Realtor®

When you're with Georgia, you instantly feel like a local with a new best friend in the cool crowd. Not only is she an Austin OG, but she's a part of the fabric of Austin's rich musical history - coming from a legendary Texas musical family. Inspired to uphold the southern hospitality of old Austin, and motivated by its growth, she meets her clients where they are, and guides them through the process with a personalized strategy, optimism, and an attentive full-service vigor. Your goals become her goals and co-creating a fulfilling success story is the plan.



SUZIE CASTILLO

Realtor®, CIPS

Azucena "Suzie" Castillo isn't your average REALTOR®—she's a Certified International Property Specialist (CIPS) who serves clients from both local and global contexts. A Texas native with Mexican and Spanish heritage, Suzie brings a distinct cultural perspective to her profession. With a diverse professional background spanning journalism, marketing, sales, and education, Suzie is proficient in both English and Spanish.



KATE ROGERS

Realtor®, ABR

Kate's extensive knowledge and experience in the real estate industry have earned her a reputation for being a reliable and trusted agent. Her expertise in the local markets, coupled with her commitment to providing exceptional customer service, has resulted in numerous successful transactions. Kate strives to make every transaction as seamless and stress-free as possible. She is dedicated to helping her clients achieve their real estate goals and is always willing to go above and beyond to ensure their satisfaction.



SIMON STUDD

Realtor®, ABR

Simon Studd has been professionally, actively, and successfully involved in Austin and Texas real estate since 2008. Along with that body of experience, he brings an unwavering dedication to helping clients with their real estate needs through his expertise and accomplished communication skills.

BUYER'S ROADMAP

01

GET PRE-APPROVED

Meet with a lender to find out your buying power.
Share pre-approval letter with agent

02

FIND AN AGENT

We are local market experts and will work within your budget and wish list.

03

FIND YOUR HOME

We will curate a list of homes that meet your criteria and set up showings.

04

MAKE AN OFFER

When you find your home, we will submit an offer and negotiate the terms of the contract.

05

INSPECTIONS

Complete 3rd party inspections. Negotiate any repairs/concessions during the Option Period.

06

APPRAISAL

An appraiser will determine the value of the home in regards to your loan amount.

07

PRE-CLOSING

Confirm repairs are completed, perform a final walkthrough and transfer funds.

08

CLOSING

Sign and review all closing documents and receive your keys!

09

STAYING IN TOUCH

We are always here as a resource for you and look forward to a continued relationship.



THE BUYER PROCESS

The Buyer Process refers to the stages you typically go through when purchasing a property. The process can vary depending on the individual, local market conditions, etc.

You may enter and exit different stages of the funnel at different times, depending on your circumstances.



At this stage, you are aware that you have a need or desire to purchase a property. This could be triggered by various factors such as a change in personal circumstances, financial stability, or simply the desire for homeownership. You begin to explore the market, gather information, and become familiar with the available options.

In the research stage, you delve deeper into your property search. You start looking for specific types of properties, locations, features, and price ranges that align with your needs and preferences.

During consideration, you evaluate the shortlisted properties more closely, comparing their features, prices, locations, and other relevant factors. You may attend open houses, schedule property viewings, and gather additional details.

In the decision stage, you select a property that best suits your needs. You may negotiate the price, terms, and conditions of the purchase. The contract is executed by all parties & you will conduct inspections, appraisals, etc.

At this final stage, the contract is moving towards the closing table. You secure financing, finalize the legal documentation, and fulfill any other requirements necessary to complete the transaction. This typically involves working closely with our team, lender, and escrow officer.



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.



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.

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.

CLOSING COSTS

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

HOME INSPECTION

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



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.



START HOME SHOPPING

Now, let's dive into the exciting part! Together, we will collaborate on creating a wish list that encompasses your desires for both your ideal home and the perfect community. Once we have a clear understanding of your must-haves, we will begin locating properties that fulfill all the essential criteria within the confines of your budget. 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:

- 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?



MAKE AN 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.

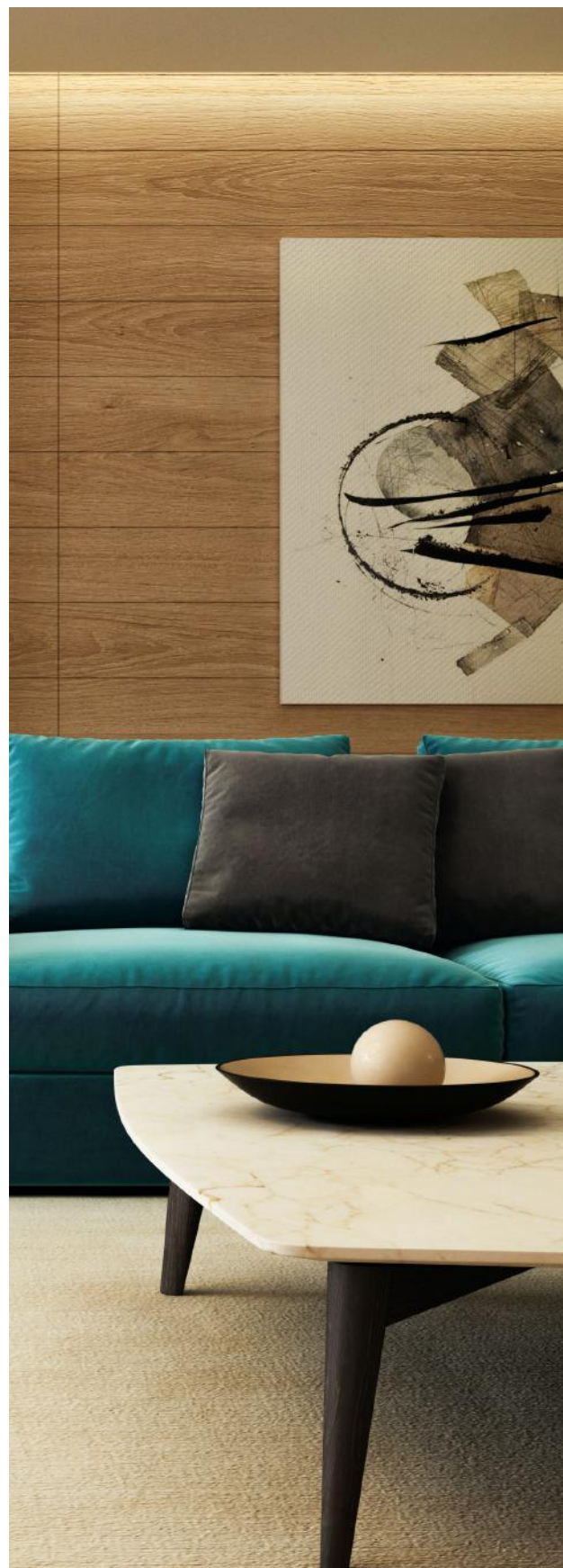
HOME INSPECTION

Upon the acceptance of your offer, the next crucial step is to conduct a meticulous home inspection. To ensure an unbiased assessment, we will help you arrange for an independent licensed inspector to thoroughly inspect the property's condition. This expert possesses the necessary training to uncover any hidden issues that may not be immediately evident during a simple walk-through. If any issues are uncovered, it can become a powerful tool in negotiations, allowing us to seek favorable resolutions. In the event that concerns are identified during the inspection, we will collaborate closely with you to devise a strategic plan on how to best proceed.

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.



CONTRACT TO CLOSING

There are dozens of loose ends to tie up between signing the contract and closing the sale. Our team will coordinate and oversee the following steps:

- Deliver earnest and option money
- Recommend and schedule a home inspector and accompany you on the inspection
- Recommend a real estate attorney, if applicable
- Obtain important documents, such as property disclosure forms and condominium documents (budget, declaration, condo association minutes), and deliver them to you
- Recommend mortgage brokers and help expedite the loan-application process
- Monitor all contingencies to ensure that they have been met
- Recommend service providers for moving, home-improvement and repairs
- Schedule a final walkthrough.
- Coordinate and attend your closing



PRE—CLOSING

The pre-closing stage is the period after the Option Period and closing day. During this time, our focus is on ensuring that all necessary preparations are in order before you officially close on your new home.

Although most of this phase involves waiting for paperwork to be processed, it is important to highlight that the escrow process is the busiest aspect of the transaction for us. We diligently collaborate with lenders, inspectors, and the escrow team to ensure a successful closing.

One key task during this stage is the completion of a comprehensive title search by the title company. This process serves to confirm the seller's ownership of the property while also unveiling any existing liens, loans, or judgments that need to be disclosed.



CLOSING DISCLOSURE

Lenders are required to provide you with a detailed closing disclosure at least 3 business days before closing. This will illustrate the breakdown of your closing costs.

SECURE HOME INSURANCE & RESIDENTIAL SERVICE CONTRACT

You will be required to purchase home insurance prior to closing and show proof of purchase to your lender. A Residential Service Contract (home warranty) is not required, but should you decide to purchase one, you will want to explore your options for both and decide prior to closing.

FINAL WALKTHROUGH

We will do a final walk-through of the home with you at least 24 hours before closing to check the property's condition, and make sure any repairs that the Seller agreed to have been completed





CLOSING

Our team will work closely with you, and your lender as well as the seller's agent and the title company to make sure everything is in place for a smooth and efficient closing.

Typically, a day or two prior to the closing, your lender will forward all loan documentation to the title company and let you know the amount required to close. You will be responsible for bringing the balance of your down payment and closing costs (such as lender fees, title company fees, and state and city transfer taxes) to the closing in the form of a cashier's check or other, predetermined payment form such as a wire transfer. At the closing, the title company and our team will guide you through the documents you need to sign, including the bill of sale, the deed and the affidavit of title.

WHAT TO BRING

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

POST CLOSING

One of our core values is “Everything is Relationship.” We maintain relationships with clients long after the closing. That means we’re always excited to help you find service providers and contractors to perform work on your home or just make life a little easier.

As you’re getting settled, here are a few situations you may encounter in the coming months and years that are important to think about.

- **Rebuilding Your Savings and Maintaining Financial Discipline** – It’s important to set up an automatic electronic payment with your mortgage lender, to avoid costly penalties associated with late payments. Buyers should also make a plan for gradually rebuilding their savings account.

- **Refinancing** – Keep an eye on interest rates even after you purchase your home. If rates go down, you may be able to save money by refinancing. Keep in mind refinancing is a major financial transaction with important implications. So be just as diligent in a refinance as you were in securing your original mortgage.

- **Home Improvement** – Most new homeowners have at least a few projects they want to tackle once they move in. Our team has the network and resources of trusted vendors to help you find a variety of service providers to perform work on your home.



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,





@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.



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!

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.



STOP LOOKING.

START FINDING.

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