



KHANI ZULU GROUP



# 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.

**KHANI ZULU GROUP**



Living by Design.  
Balancing Head and Heart in Austin Real Estate.

# WHO WE ARE *globally*

#1

IN LUXURY

12K

LUXURY PROPERTIES  
WORLDWIDE

\$100B

IN ANNUAL LUXURY SALES

\$500B

REAL ESTATE SALES IN  
THE LAST FIVE YEARS

#8

IN THE NATION

\$47B

TOTAL LUXURY  
PROPERTY VALUE

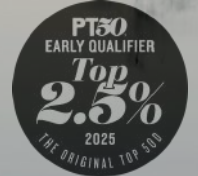
Christie's International Real Estate has long set the standard for luxury property worldwide, built on an invitation-only network of premier brokerages and accomplished professionals. For discerning buyers and sellers, the Christie's name signifies tailored service, global reach, and exceptional results. 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.

**CHRISTIE'S**  
INTERNATIONAL REAL ESTATE

— @PROPERTIES LONE STAR —

# WHO WE ARE *locally*



## KHANI ZULU GROUP IS YOUR LIFELONG REAL ESTATE RESOURCE.

The Khani Zulu Group is known for standout results in Austin's most competitive markets, combining data-driven expertise, bespoke service, and unmatched access. Our recognition, from Christie's Masters Circle to America's Best, mirrors the repeat wins and lasting relationships we forge across all client journeys.

We lead with fierce advocacy and a philosophy that real estate is about people, not just property. Every move is meticulously planned, every relationship nurtured for life, and every client supported through challenges, growth, and opportunities ahead. With us, lifelong advocacy, curated solutions, and enduring partnership are at the heart of every success.

[WWW.KHANIZULUGROUP.COM](http://WWW.KHANIZULUGROUP.COM)



# KHANI ZULU



**REALTOR®, BROKER ASSOCIATE**  
**[KHANI@CHRISTIESREALESTATELS.COM](mailto:KHANI@CHRISTIESREALESTATELS.COM)**  
**512.975.5235**

Khani Zulu's passion for real estate is as bold and dynamic as her entrepreneurial path. A three-time Christie's International Real Estate Masters Circle honoree (2024, 2025, 2026) and a Platinum Top 50 Finalist (2021–2025), 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.

YOUR AUSTIN TEAM  
ON YOUR SIDE



**KHANI ZULU**

REALTOR®  
BROKER ASSOCIATE  
TEAM PRINCIPAL



**LEIDY LAVERDE**

OPERATIONS  
MANAGER



**HALEY  
PECIKONIS**

DIRECTOR OF  
MARKETING



**ANASTASIA  
DUARTE**

DIRECTOR OF AGENTS



**JERRY MOOTY JR.**

CEO | PRINCIPAL  
REALTOR®  
ATTORNEY



**ROMEO  
MANZANILLA**

COO  
BROKER



**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

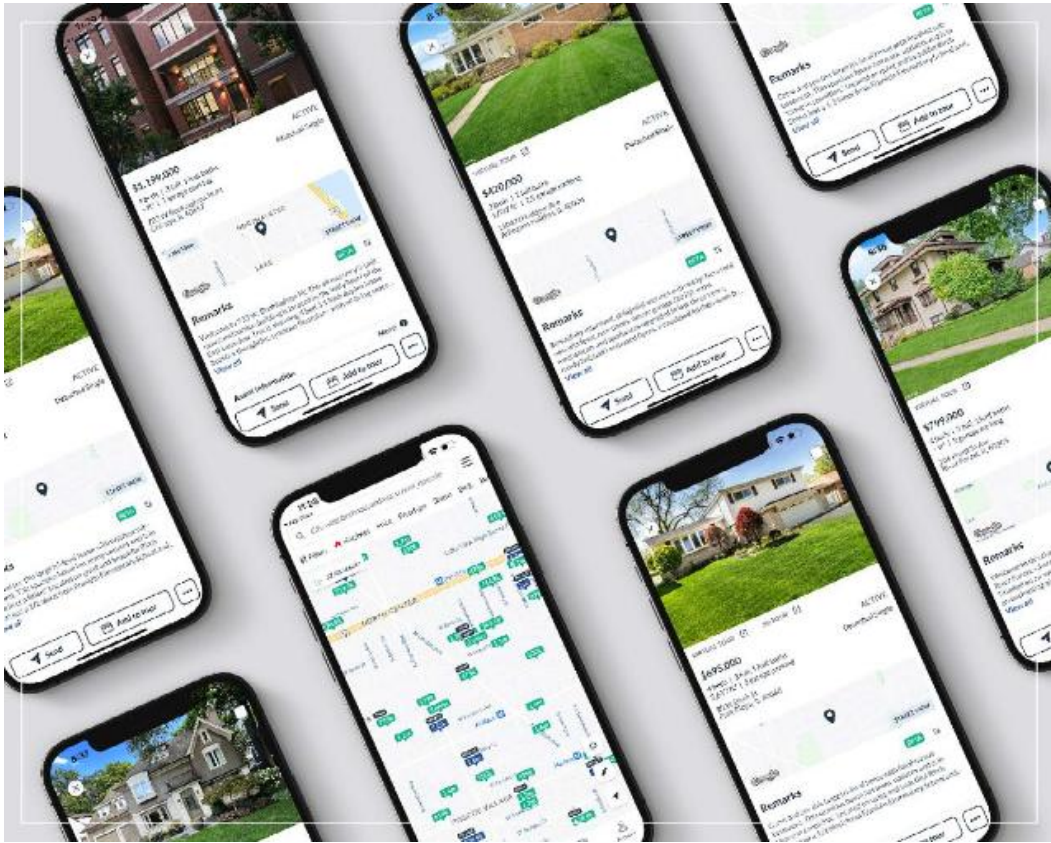
**Review Listings:** Your agent will provide you with available listings. Beyond price and property features, pay attention to details like property taxes, time on the market, and monthly assessments for HOA or condo association dues.

**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 nearby 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!



# 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.



## 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.

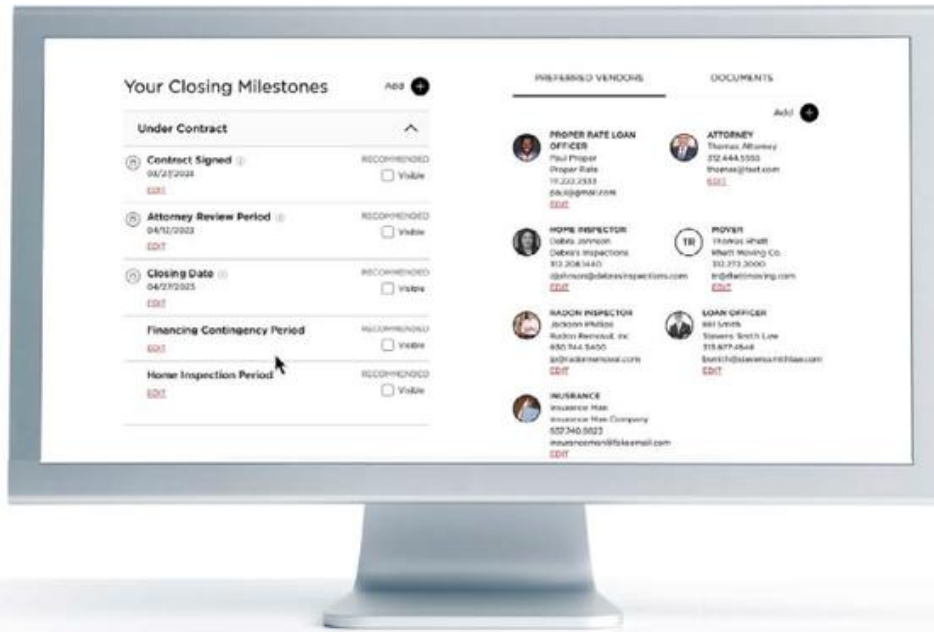


# INDUSTRY LEADING TECHNOLOGY

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.



# 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.

# 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

For us, the closing table is not the finish line—it's the starting point. Once the keys are in your hand, we shift from “finding the house” to helping you truly love where you live and grow your investment over time.

Think of us as your first call for anything home or real-estate-related. Questions about a remodel? Curious what your home is worth now? Wondering if that ADU or rental property makes sense? We're here to help you balance your head and your heart with clear data, honest advice, and a game plan.



**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.

BESPOKE  
REAL ESTATE

# LIFELONG PARTNERS

One of our core values is “Everything is Relationship.” We prioritize strong connections with clients and our community. Count on us to assist in finding service providers and contractors for home improvement projects or simplifying daily life.

## THE VENDOR VAULT

Over the years, we’ve curated a private Vendor Vault—our black book of trusted pros who take great care of our clients and their homes.

From big projects to everyday fixes, we can connect you with:

- General contractors & remodelers
- Designers, organizers & stagers
- Roofers, plumbers & electricians
- Landscapers & pool care
- Handypeople, cleaners & movers
- Lenders, insurance pros, CPA/tax resources, and more

You don’t have to crowdsource your home to the internet. One call or text, and we’ll match you with the right people for the job.





# CHRISTIE'S

INTERNATIONAL REAL ESTATE

— @PROPERTIES LONE STAR —



*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

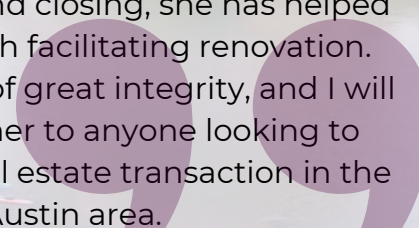


I recently had the pleasure of working with Khani Zulu and her team on a real estate purchase transaction, and I was thoroughly impressed. Khani was not only professional and knowledgeable, but also incredibly patient and easy to work with. Her team mirrored those same qualities skilled, responsive, and always on top of every detail. Their coordination and communication helped make the entire process smooth for everyone involved. It was a great experience, and I would gladly work with Khani and her team again in the future!

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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 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.



# CLIENT LOVE LETTERS

Khani was invaluable in helping us sell our home as quickly as possible (before it even listed on MLS!) and for the highest end of our desired price range. She gave recommendations on what aspects of the home to improve or upgrade based on how much the market would value those improvements, she gave spot on design guidance across all facets of the home, and had relationships with multiple contractors that could get the work done in a short timeline, with high quality, and a very reasonable price. The result was that our home was expertly merchandised to really stand out in the neighborhood and in the housing market. Khani really WORKED both hard and smart to get our house sold quickly and for the best price, far and away beyond the services a standard listing broker might provide.

A lot of realtors talk a big game and make grand promises to secure a listing but Khani not only delivered on everything she promised but overdelivered by a mile which is rare in this market. She project managed our entire “make ready” home improvements, got quality subs on the jobs that were on time and reasonably priced and stuck to every deadline along the way. She even managed to send wine and food to our house when she knew it was a big packing night!

This was the third home we have sold and I could not give a bigger endorsement to Khani and her entire team. We listed and closed within 30 days at full asking price and made a typically stressful event really fun and formed a great friendship along the way. This was a life changing event that allowed us to move back to Nashville and buy our dream home and having Khani and team in our corner was the best decision we could have made.



*where luxury lives*

**CHRISTIE'S**  
INTERNATIONAL REAL ESTATE  
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