

**DENISE BAUMGARTNER**  
- RE/MAX COMPASS REALTOR -

[www.therunningrealtor.pro](http://www.therunningrealtor.pro)




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# BUYER'S GUIDE

# ABOUT ME



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The Running Realtor Pro



OTHELLO

Greater NorthWest Houston real estate expert with over 170 4.95-star reviews. Helping residential buyers & sellers since 2008 specializing in new construction, re-sales, luxury homes, short sales, and foreclosures. If you're ready to buy or sell

**I can get you to the finish line!**

- Experienced Realtor for 15+ years with RE/MAX Compass
- Executive Club and 100% Member Awards with 5 designations
- Member of National, Texas, and Houston Association of Realtors
- Associate in Applied Science Legal Assisting Degree San Antonio College
- Bachelor of Science Degree in Criminal Justice South West Texas State University
- 22 years of experience in residential and commercial real estate law

# THE BAUMGARTNER FAMILY





- My husband James and I met in high school in San Antonio, Texas where we are from. High school sweethearts and married 22 years later. We were just meant to be!
- James is a Sales Engineer and has been with his company Amphenol ACS for 23 years. In his spare time, he loves to play golf.
- As for me, my loves are running and biking. I just completed my 5th marathon in January 2023. Always training for life!
- Mother of two beautiful boys Jimmy and Jacob.
- James "Jimmy" graduated from Texas State University in 2022 and works as an Account Executive at SHI International Corporation. Jimmy enjoys Muay Thai boxing and lifting weights.
- Jacob is our busy boy. He is a 7-Star Black Belt in Tae Kwan Do and a 2nd Class Boy Scout with Troop 1014, but his passions lie with music! Jacob takes lessons at the School of Rock and plays the drums and percussion with his school band.
- We can't forget the fur babies, Presty and Shatzi, our true loves! Presty is half Chihuahua and half Pomeranian mix and definitely full of personality. Our girl Shatzi is a German Shepherd and a true sweetheart just like her German name.



# DESIGNATIONS



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# CLIENT TESTIMONIALS



Denise was amazing! She was honest and upfront with us, even with bad news. Her communication was unparalleled. No text, email, or call went unanswered. It had been 20 years since we last bought a house, and we forgot how overwhelming the process could be; during the search and after today. Denise was there for us the entire way. Once an offer is put on a house (especially in today's market) it is extremely stressful, but Denise was our biggest cheerleader and helped us stay calm. She was genuinely just as excited as we were when our offer was accepted on our "dream house." My husband and I could not be happier with how our house hunt went and highly recommended Denise Baumgartner.

**Hazeldale Drive**



Denise has helped us with 3 different properties in the past year. A single-family house, a beach condo, and a building lot. She is a total professional and ensures everything is handled well. She takes care of all the details and protects us as clients. We highly recommend her!

**Bay Water Drive**

Overall Rating

**4.95 /5.0**



4.94/5.0



Competency

4.96/5.0



Communication

4.94/5.0



Market Knowledge

4.95/5.0



Experience

Scan or click the QR Code  
to view more reviews





NOBODY IN THE WORLD SELLS MORE REAL ESTATE THAN

RE/MAX



# FACT SHEET

## TRUE TO ITS ROOTS

- RE/MAX was founded in 1973, in Denver, Colo., by Dave and Gail Liniger, who still lead the network today.
- RE/MAX has held the number one market share in the U.S. and Canada since at least 1999, as measured by total residential transaction sides completed by its agents.
- The RE/MAX brand is built with an agent-centric approach, designed to attract and retain the best-performing and most experienced agents.



## NOBODY SELLS MORE REAL ESTATE

- RE/MAX has a presence in over 100 countries and territories, more than any of its competitors.
- RE/MAX Associates have more real estate sales experience than other real estate agents.
- RE/MAX leads the industry in professional designations, illustrating increased expertise in working with buyers and sellers.

## NO. 1 NAME IN REAL ESTATE

- RE/MAX leads the industry in unaided brand awareness.
- With more than 100 balloons, the RE/MAX Hot Air Balloon fleet is the largest in the world.

## RE/MAX AGENTS GIVE BACK TO THE COMMUNITY

- RE/MAX agents have raised more than \$157 million for Children's Miracle Network Hospitals since 1992, and RE/MAX is one of the charity's top three donors of all time.
- RE/MAX agents have been recognized for their community service through the National Association of Realtors' annual Good Neighbor Award program.

## RE/MAX SEEN AS AN INDUSTRY LEADER

- RE/MAX agents outsell other agents by more than 2 to 1 at large brokerages.
- RE/MAX leaders are frequently invited to talk about real estate issues in the news media and on national TV news programs.
- Dave Liniger is a recurrent, well-respected keynote speaker at a variety of industry events.















2022

★ USA

# RE/MAX<sup>®</sup> (vs.) THE INDUSTRY

Choose the brand with outstanding agents, leading brand awareness and an unmatched global presence.

## NATIONAL, FULL-SERVICE BROKERAGE BRANDS

	TRANSACTION SIDES PER U.S. AGENT <sup>1</sup>	U.S. TRANSACTION SIDES <sup>2</sup>	U.S. BRAND AWARENESS (UNAIDED) <sup>3</sup>	COUNTRIES & TERRITORIES	OFFICES WORLDWIDE	AGENTS WORLDWIDE
<b>RE/MAX<sup>®</sup></b>	<b>16.1</b>	<b>988,480</b>	<b>34.0%</b>	<b>110+</b>	<b>8,964</b>	<b>141,998</b>
	12.1	78,177	0.1%	4	500	8,000
	8.6	113,862	2.1%	33	2,200	36,000
<b>COMPASS</b>	8.6	225,272	1.2%	1	435	26,257
	8.0	173,107	2.3%	79	1,000	25,000
	8.0	753,355	16.3%	41	2,200	100,000
<b>REDFIN</b>	7.9	76,680	7.0%	2	NA	9,700
	7.7	386,073	6.0%	7	1,500	50,000
<b>CENTURY 21</b>	7.6	377,898	25.3%	85	14,250	144,700
	7.5	1,275,365	12.7%	53	1,100	188,121
	7.1	88,980	1.7%	5	390	12,500
	6.9	119,982	0.3%	6	400	17,000
	6.2	444,367	0.9%	21	NA	75,000
	4.1	93,600	0.5%	1	200	25,000

Data is full-year or as of year-end 2021, as applicable. Except as noted, Coldwell Banker, Century 21, ERA, Sotheby's and Better Homes and Gardens data is as reported by Realogy Corporation on SEC 10-K, Annual Report for 2021; data for all other competitors is from company websites and industry reports.

<sup>1</sup>U.S. transaction sides per agent are calculated from the T3 Sixty Real Estate Almanac Enterprises report. It also cites 2021 transaction sides and agent counts, some of which it estimates when company elected not to provide. <sup>2</sup>RE/MAX and Keller Williams transactions totals are residential only, as reported to T3 Sixty. T3 Sixty transactions data for other brands may include commercial transactions when they comprise less than 3% of the total sales volume.

<sup>3</sup>MMR Strategy Group study of unaided awareness among buyers, sellers, and those planning to buy or sell; asked, when they think of real estate brands, which ones come to mind? ©2022 RE/MAX, LLC. Each office independently owned and operated. 22\_304484



# HOME BUYER'S ROADMAP

1

## FIND AGENT

Match with an experienced agent that you feel comfortable with

2

## FINANCIALS

Get your finances in order, get a credit check, and get pre-approved for a mortgage loan or provide proof of funds, if paying cash

3

## SEARCH

Begin your search!  
Look online at [HAR.com](http://HAR.com)

6

## APPRAISAL

Your lender will order an appraiser to visit the home and determine a value

5

## INSPECTION

Arrange for a professional home inspector to inspect the home

4

## OFFER

Make your competitive offer for the home and prepare to negotiate

7

## SCHEDULE MOVE

Schedule your move date and arrange for movers and utilities to be turned on

8

## CLOSING

Get your keys and move into your new home!



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# REAL ESTATE TERMS

## PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis of your income, debt, and creditworthiness. You will need one in order to be ready to put in an offer on a house.

## OFFER

An offer is a preliminary agreement your realtor prepares to purchase a home and is set between a buyer and a seller.

## CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

## EARNEST MONEY DEPOSIT

1% of the sale price is required to be deposited with the title company upon offer acceptance

## CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

## DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

## TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller and is clear and free of liens, judgments, or bankruptcies.

## APPRAISAL

An appraisal is the value that is assigned to the property based on an assessment of the asset, neighborhood, market condition, and more.

## HOME INSPECTION

A home inspection is an official review of the property's current condition. They will help to determine if there are any repairs needed to be done to bring it to normal working order.



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- 01** Find a great agent
- 02** Financials
- 03** Tour homes
- 04** Make an offer and negotiate
- 05** Inspection
- 06** Appraisal and loan approval
- 07** Schedule your move
- 08** Closing





# PREPARING TO BUY



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# FINDING A GREAT AGENT

# 01

**RESPECTS** your time and lifestyle

**PERSISTENTLY** works to research homes & show you homes within your budget & location

**CLIENT-CENTERED SERVICE** = loyalty for repeat and referral business

## Top Qualities I provide as your Buyer's Agent:

- Knowledge of the location of your home search
- Continuous effective communication skills with all parties
- Research each property prior to showings to provide you with my professional opinions regarding purchase price, location, and property conditions
- Create a comparable market analysis before the purchase
- Assist with presenting a fair and competitive offer
- Negotiate home repairs that may arise from the inspection report
- Speed and efficiency to handle possible obstacles
- Creative problem-solving to make your transaction work
- Empathy keeping you in mind to work on behalf of your best interest
- Exceptional organization skills and ability to handle pressure
- Keeping you informed throughout the entire transaction
- 24/7 contact availability via text, phone, or email to answer all your questions
- Attend the closing with you at the title company to answer any questions you may have

**I have strong opinions about my real estate services. I believe that if you are unhappy with the service you receive, you should have the power to let go of your agent.**

It takes a strong belief in the quality of one's service to make this kind of stand, but I never settle for less than the highest professional standards from myself. I am confident you will be happy with my service and results. That's the simple truth.

**BUYERS AGENT COMMISSION  
3% PAID BY THE SELLER AT CLOSING**



# FINANCIAL

# 02

## **DETERMINE YOUR BUDGET**

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determining your mortgage, don't forget other factors like downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.

## **HOW MUCH SHOULD YOUR DOWNPAYMENT BE?**

A 20% downpayment is the most common, however, it is not your only option!

Have a discussion with your banker to determine what works best for your scenario.



## **DON'T CASH OUT**

Avoid any unusual deposits or transfers of large sums of money between bank accounts. These could send red flags to your lender and will need to be verified.

## **KEEP THE SAME JOB**

Changing jobs during the loan process could affect your ability to qualify for the loan. It's best to speak to your lender before changing jobs to discuss how it could affect you during the mortgage loan process.



## CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.

It is essential that you don't miss any payments during the period prior to closing. Pay your bills on time and keep your credit score from dropping. Talk to your lender if you plan on making any changes or paying anything differently than you normally do.

Avoid making major purchases like buying a new car or furniture until after you close on a new home. The lender will reverify your credit just a few days prior to closing and any changes in DTI or credit score could affect your ability to close on the loan.



## PRE-APPROVAL

Obtaining pre-approval on your mortgage will help you in many ways. First, it will help you determine your budget, and help you stay within your means. Second, it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

# FINANCIAL

# 02

USE THIS FINANCIAL CHECKLIST TO  
HELP KEEP YOUR BUDGET IN CHECK

## ☐ CLOSING COSTS

Includes title company fees, lender fees, HOA fees, taxes, insurance, document prep fees & survey.

## ☐ DOWN PAYMENT

You pay this at closing. It's the difference between the mortgage & purchase price.

## ☐ EARNEST & OPTION MONEY

Money is due within 3 days of your offer being accepted. It's delivered to the title company and held in escrow.

## ☐ APPLIANCES

When budgeting for a home purchase, include any appliances you will need.

## ☐ FURNISHINGS

When budgeting for a home purchase, include any furnishings you will need.

## ☐ INSURANCE

You will need homeowners' insurance in order to qualify for your mortgage.

## ☐ MAINTENANCE

It's wise to set aside some money for the upkeep and maintenance of the home.

## ☐ PROPERTY TAX

Real estate property tax varies by state and depends on the property.



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FIND A HOME





# TOUR HOMES

## HOME SEARCHING TIPS

03



Be sure to make a list of your must haves, wants, and don't cares.

As you go through the viewings, make sure you check off all your must haves.

Once you find a house you love, you can make an official offer to the seller.

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.

# MAKE AN OFFER

04

Once you find a house you love, you can make an official offer to the seller.

Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.



# NEGOTIATE AN OFFER

Be prepared to receive a counteroffer, and don't be afraid to bargain for your purchase.

Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

# SUBMITTING AN OFFER

# 04

## **A GOOD OFFER**

You may have only one opportunity to make an impression on the seller. Work with your realtor to create a well-positioned offer.

## **CMA- COMPARATIVE MARKET ANALYSIS**

A CMA is run to discuss the market in the area and help determine a good offer to submit to the seller.

## **EARNEST AND OPTION MONEY DEPOST**

A buyer offers earnest money to show "good faith" and an option fee to buy the unrestricted right to terminate for a set number of days after the contract is executed. The current market dictates how much earnest money and option fee money you should expect to offer.

## **A CASH OFFER**

If you are submitting a cash offer you will need to show proof of funds such as a copy of your bank statement, 401k, or letter from your bank showing the amount available in your account.

## **OPTION AND INSPECTION PERIOD**

Most buyers try to negotiate 10 days or less for the option period to have inspections and negotiate repairs. The current market will help you determine the length of an option period you should ask for to make your offer more appealing to the seller.

## **QUICK CLOSING**

Sellers typically prefer to close quickly. Strive to close within 30-45 days or less if paying cash.



# WHO PAYS FOR WHAT IN TEXAS

## BUYER TYPICALLY PAYS FOR:

- Escrow fees
- Document operation (if applicable)
- Recording charges for all documents related to the transfer of title to the buyer
- Prorated share of taxes (from the date of acquisition)
- All new loan charges and fees (except those the lender requires the seller to pay), including:
  - Appraisal
  - Credit report
  - Tax service fee
  - Loan origination/ discount fee
  - Reserves for taxes and insurance
  - Flood certification
  - Mortgage insurance premium
- Title insurance premium: Lender's policy
- Interest on the new loan from the date of funding to 30 days prior to the first payment date
- Inspection fees
- Homeowner's transfer fee (if applicable)
- Fire insurance premium for the first year

## SELLER TYPICALLY PAYS FOR:

- Real estate agent's commission(s)
- Escrow fees
- The payoff of all loans in the seller's name (unless the existing loan balance is being assumed by the buyer), including:
  - Interest accrued to the lender that is being paid off
  - Statement fees, release fees, and any prepayment penalties
- Home warranty (according to contract terms)
- Any judgments, tax liens, etc. against the seller
- Prorated share of taxes (for any taxes unpaid at the time of transfer of title)
- Any unpaid homeowners association dues
- Recording charges to clear all documents of record against the seller
- Any outstanding assessments
- Any and all delinquent taxes
- Title insurance premium: Owner's Policy
- Seller credit for closing costs (according to contract terms)



# INSPECTION 05

Even if the home you plan to purchase appears to be flawless, there's no substitute for having a trained professional inspect your potential new home for its quality, safety, and overall condition.

A home inspection is an examination of a property's current condition and its mechanical, electrical, plumbing, and cooling systems, etc.

In addition, the home inspector will look for evidence of insect, water, or fire damage or any other issue that may affect the value of the property.

Inspections by licensed HVAC, plumbing, roofers, and other professionals may be needed if the inspector finds any issues.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.

Make sure that you allow for an inspection to be completed prior to the closing of the sale.

It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have the option to back out of the agreement, or it gives you more negotiating power.



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# FINAL STEPS

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# APPRAISAL

# 06



## & LOAN APPROVAL

The lender will review any and all financial-related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

Other checks you should run prior to finalizing the purchase of your new home:

1. Appraisal
2. Property title search

Lenders typically require an appraisal as part of the underwriting process, before financing a home purchase.

An appraisal is a walk-through and a general assessment of a home analyzed with the help of nearby comparable sold homes. It is conducted by a licensed professional appraiser.

The goal of an appraisal is to determine the fair market value of a property. Appraisal costs vary depending on where you live and the size of your home.

Be sure to purchase home insurance for your new property!



# CLOSING and MOVING



# SCHEDULE YOUR MOVE

# 07

Some things you will want to keep in mind closer to your move date:

- Cleaners
- Schedule Movers
- Renovators/ contractors
- Home service contracts
- Change of address
- Transfer the utilities
- Move out details





# CLOSING

# 08

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government-issued photo ID, cashier's check, and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

**Congratulations on your new home!**



The Running Realtor Pro

THANK YOU



We made it to the finish line and found your dream home!

Thank you for the opportunity to serve all your real estate needs! You are the heart of my business and I would greatly appreciate your referral when your family or friends are ready.

Denise Baumgartner

Scan or click  
the QR Code  
to leave a  
review





# Notes

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.