

FIND YOUR FOREVER HOME WITH US

Buyer's Guide

Sphere Realty

Property Management



(512) 746-8338

www.Sphere-Realty.com

304 Sonterra Blvd. Jarrell, Tx 76537

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Who
WE ARE



Sphere Realty is a Jarrell Real Estate company, which is locally owned and managed. We conduct business across all market segments – residential home sales, investment, commercial property sales and leasing, new home sales, and Property Management. Why would you need a local Real Estate company? Because we know the area and local information, therefore we can be far more responsive to your specific needs. If you want that personal Real Estate company, a company that remembers your name? The choice is clear, it has to be Sphere Realty. Whatever your real estate goal, ours is to help you achieve it with confidence. Give us a call, email us, or just drop in.

Community Leaders

'Local' is tangible and practical to us. Sphere Realty is a Jarrell Real Estate company. Locally owned and focused, built on relationships with people in our communities whose trust we don't take for granted. 80% of our business comes from those who already know us and/or who have worked with us. Referral from their friends, family and co-workers to our agents are very important to us and appreciate them tremendously. Central Texas isn't just where we do business, it's our home and our community. By way of giving back, Sphere Realty and its agents, has made thousands of dollars in donations to local charities since 2013.

¡Se Habla Espanol!

MEET THE AGENTS



Principle / Broker
Thomas Slowbe
512-793-7801
Thomas@sphere-realty.com



Agent
Meg Bernstien
512-639-2657
Meg@sphere-realty.com



Agent
Cilicia Beckham
773-951-6161
Cilicia@sphere-realty.com



Principle / Broker Associate
Ashley Singh
512-262-8158
Ashley@sphere-realty.com



Agent
Miguel Burden
254-220-6862
Miguel@sphere-realty.com



Agent
Maddy Cummings
512-630-4510
Maddy@sphere-realty.com

Sphere of Love ★★★★★ Client Reviews

"I want to take this opportunity to praise and highly recommend Ashley, Tom and all the Sphere Realty Staff. They helped me sell my Georgetown home quickly and at a great price. Ashley and Tom impressed me with their excellent service and professionalism. They were always very patient and responsive to my questions. I also took advantage of their talents to purchase my dream home in Jarrell that has a rental property associated with it. Ashley was outstanding in maintaining my interests in the purchase of my new home and she and Tom proved to have invaluable expertise in appraisal and closing matters. The rental property allowed me to take advantage of Sphere Realty's property management services. Again, they are doing a wonderful job of handling all aspects of the rental unit — ensuring great, qualified renters; providing rental property maintenance when needed; and handling the administrative paperwork. They have taken away all the worries of landlord responsibilities. I feel fortunate to have found Sphere Realty to help me with my real estate needs which didn't stop when the paperwork was finished. They protect my interests in all things and I recommend them with total confidence.

— Tom Seale



MEET THE AGENTS



Agent
Shelby Jo Hoard
254-239-9991
Shelby@sphere-realty.com



Agent
Kami Maddox
512-591-4221
Kami@sphere-realty.com



Agent
Marissa Russo
254-291-0931
Marissa@sphere-realty.com



Agent
Bryan Sievers
469-352-4442
Bryan@sphere-realty.com



Agent
Anne Marie White
512-202-9008
AnneMarie@sphere-realty.com

Sphere of Love
Client Reviews



We moved from out of state, working mainly through emails. And Meg Bernstein went above and beyond working with us and even came into the office at 9:30PM to set us up and give us the keys to our rental. To my family and me that was over the top and made a long trip that much more. Highly recommend Meg and the team at Sphere!





Our PROCESS



1

Meeting our clients

Sphere Realty can help clients with the home buying process like getting pre-approved for a mortgage, cost associated with purchasing a home, and the importance of having a home inspection. We assist in identifying properties that meet the buyer's needs and are within budget. Your agent will discuss how we negotiate with the seller on behalf of the buyer and guiding you through the complex paperwork and legal requirements involved in the transaction.



2

Creating a property profile

As a real estate agent, we strive to help clients find their dream home that meets their needs and preferences. We ask several questions like location preference, property style, and other special features. This involves listening carefully to their requirements, conducting thorough research, and providing guidance and support throughout the home buying process. At Sphere Realty, we offer exceptional customer service to help our clients and provide access to a list of vendors specializing in home maintenance. These vendors can offer their professional opinion to allow buyers to make an informed decision.



3

Finding the perfect match

It's time to make an offer! We will determine a fair offer price based on comparable sales in the area. Be prepared to negotiate with the seller to reach a mutually acceptable price. Remember to include contingencies, such as inspections and financing, in your offer. Once both parties have agreed on the terms, and sign a purchase agreement, we begin the closing process.

¡Se Habla Español!

Getting **PRE- APPROVED**

We get it, you're excited. We're excited too!! But first... You need to get pre-approved with a lender so we can go right into sending an offer once you find your dream home.



LENDERS



Fairway Mortgage
Jacob Baker
(254)721-0936
jacob.baker@fairwaymc.com



Cadence Bank
Lisa Lewis
(512)789-7084
lisa.lewis@cadencebank.com



JVM Lending
Victor Flynn
(925) 478-2969
Vflynn@jvmlending.com

Please use a lender you feel comfortable with.

TYPES OF LOANS



CONVENTIONAL LOAN

A conventional mortgage is a home loan that the federal government does not insure. Often preferred by sellers because they do not have lender required repairs.

FHA LOAN

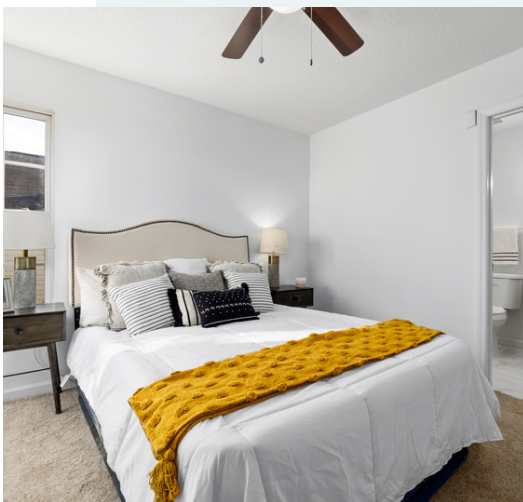
Federal Housing Administration loans are federally backed-mortgages designed for homeowners who want to put less money down. First-Homebuyer programs are available for this type of loan.

VA LOAN

VA loans are available to active and veteran service personnel and their surviving spouses and are backed by the federal government but issued through private lenders.

USDA LOAN

These mortgages are made or guaranteed by the U.S. Department of Agriculture's Rural Housing Service Agency to help buyers purchase safe and affordable homes in rural areas. No money down financing.



What to ask your lender

Picking the right lender is one of the most important parts of buying a home. There are a few questions you can ask them when interviewing them to determine if they are the right fit for your needs.

- What does the entire process look like?
- How long will the application process take?
- What types of loans do you offer?
- What will my interest rate be and how long is that rate locked in for?
- Will I be dealing with you directly?
- Are there any discount programs I qualify for?
- There are renovations I want to make, how can I get that financed as well?
- Can you provide a breakdown of my closing cost?

¡Se Habla Espanol!

DOCUMENTS FOR THE LENDER *Checklist*

These are the document typically required by lenders in order to get a loan approval.

- ☐ Driver's License or other government issued identification
- ☐ Social Security Card
- ☐ Paystubs for the past 3 months
- ☐ Tax returns for the past 2 years
- ☐ Last 3 months of bank statements
- ☐ Credit report
- ☐ Documents for any other income
(Child support, Pension, Retirement, etc.)
- ☐ List of addresses for the past 5 years

Sphere of Love ★★★★★
Client Reviews

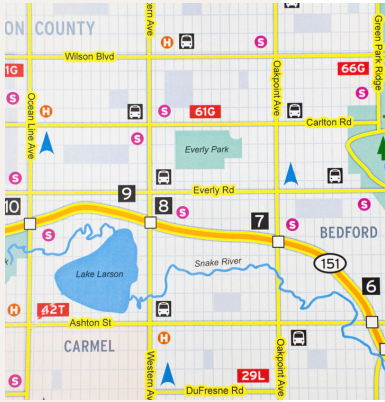
"It was a rough start, and it is still a rough going, trying to deal with life's complexities and curveballs. It can be absolutely disheartening. Shelby is a beast and beacon of light shining thru in one aspect, which is my need to relocate and find a place to call home for my kids and myself. Not only does she believe in herself; she believes in her client. She is kind, observant, intelligent, intuitive, a fighter, and an advocate. Really blessed to have her in my corner for my relocation."

– Christel Reilly





THINGS TO KEEP TO IN MIND



RESEARCH THE LOCATION

Scope out the location of the property on Google maps or drive around to see if your go-to places are nearby. Find schools in the area and see if the area is well kept to your standards. Visit the areas during rush hour traffic and time your commute. Lastly, if possible, talk to your prospective neighbors. You will not get a more honest opinion.

TAKE NOTES

Chances are we will be looking at multiple homes at a time, so take notes of all of the pros and cons you see for each of the properties to make sure you can compare them at the end of the day. If possible, take pictures.



KEEP AN OPEN MIND

Have a list of your must-haves for the new home but keep an open mind when looking at them. Remember you can always change a few things to make it your own.



"Ashley and Tom Slowbe with Sphere Realty are phenomenal Agents. Ashley is extremely professional and knowledgeable, she went above and beyond the call of duty to help sell our home expediently! I would highly recommend Sphere Realty and owe them a big "Thank you" for a job well done! I look forward in doing all my future business with Ashley."

-Cherylene Spirey

¡Se Habla Español!

JARRELL SCHOOLS *Education*



Elementary Schools

Jarrell Elementary School

- 1615 County Rd 313
Jarrell, Tx 76527

IGO Elementary School

- 1601 County Rd 314 Jarrell, T 76527

Coming Soon

Double Creek Elementary School
Fall 2023



Middle School

Jarrell Middle School

- 101 E. Avenue F Jarrell, Tx 76527



High School

Jarrell High School

- 1100 FM487 Jarrell, Tx 76537

LOCAL BUSINESS

Grocery Stores

- Family Food Mart
- Brookshire Brothers

Drinks

- The Granary
- Mexicano Grille
- Lucky Penny Lounge

Food

- Subway
- Mcdonalds
- Burger King
- Golden Chick
- Love at First Bite
- Starbucks
- Taco Bell
- Sonic

Sphere of Love ★★★★★
Client Reviews

"Meagan Bernstein was my real estate agent. I was a first time home seller and was almost as nervous selling as I was buying. Meagan was so kind, friendly and professional she made the process of selling my house worry free and provided services for whatever I needed to successfully sell my house. I highly recommend Meagan and Sphere Realty whether you are selling or buying a new home. Thank you Meagan and Sphere Realty!"

-Preston Fruge





WHAT NOT TO DO

When buying a house



There are a few things to steer away from when looking to get approval for a loan. Here's what you should avoid:

- Buying furniture for the new home
- Getting a new car
- Leaving bills unpaid
- Changing jobs

TIME TO SUBMIT AN OFFER

Once we find the perfect home, it is time to secure it by submitting an offer, but there are some variables you need to consider, so it's more likely your offer will get accepted.

HOW MUCH TO OFFER?

- When considering how much to offer, we look at other homes sold in that area. This includes the physical state of the home, size, and location.

MONEY IN ESCROW

- When submitting an offer, you should present a higher deposit (Typically 1% of the sales price). This lets the seller know you are serious.

SHORT CLOSING PERIOD

- Sellers typically want to sell as soon as possible. Talk to your lender to see if there is a possibility of closing a little sooner.



UNDER CONTRACT PERIOD

Once your offer has been accepted and the contract signed, you are officially under contract, and the fun begins. There is usually a period of time for these tasks to be completed, before closing, to make sure the process doesn't get delayed.

DEPOSIT

Your deposit will be put into an escrow account, typically managed by the title company. This company is a neutral party that holds the money until closing, so it can then go towards your down payment.

HOME INSPECTION

Some loans require a home inspection, but even when it's not required, it's recommended. This inspection will give you a more in-depth analysis of the state of the property, which can also be used as a negotiation tool. If you complete the inspection within the option period, you can negotiate the price or repairs, if need be.

APPRAISAL

Your lender will require the home to be appraised so they can determine the monetary value of the property. This analysis will take into account the physical state of the home, age, location and the value of other homes sold in the area.



"Miguel Burden was extremely helpful and patient with taking me through the process of purchasing my first home. If you've bought a home before you know how important it is that all of your ducks are in a row, and just how stressful it can be. He made sure to answer, or find the answers, to all of my questions and put forth an offer that was appetizing to the seller while also benefiting my needs."
-Alysia Santos



"As a first time home seller, we couldn't have asked for a better realtor to list with, than Cilicia Bickhem. She was friendly, professional and knowledgeable about the Jarrell Housing market. She made our experience stress free and went above and beyond to ensure that all protections were in place for us, as the seller."

-Tonya Sulak



"We worked with Marissa as first-time homebuyers to purchase our house in Hutto. Marissa is very knowledgeable and went above and beyond to ensure that our needs were met and our many questions were answered. She continued checking in with us for months after our closing date. Marissa knows her stuff and we highly recommend working with her to buy or sell!"

-Katherine Smith



"Last year, I entered into a real estate contract with Tom Slowbe with the intent of selling 31 acres in Cedar Hill Texas. I have worked with realtors before but I have never seen a land realtor with the knowledge, determination, and project skills to execute an actual project to assure the highest return on a property. He first outlines the approach that he thinks should be taken with your property and then sets deadlines to achieve each goal using his negotiating skills with stakeholders including the city, developers, banks, engineers and builders to assure the best price for the land as well as a legacy of responsible development. I would recommend Tom Slowbe to a friend without hesitation.

- William Burton Fears, M.D., F.A.C.E.



"I've never had a better experience trying to find a rental home. Maddy was just AMAZING! I can't express how awesome she was to work with."

-Jami Fortson

WWW.SPHERE-REALTY.COM



CALL or TEXT

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