

Buyer

Resource Guide



From Me,
To You



Congratulations on starting the process of owning a home. It is incredibly fulfilling to help people open a new chapter of their lives. That's why my team and I work so hard to find that perfect home and handle every last detail of the purchase process; from negotiating the terms of sale to recommending services that make the process smooth and as stress free as possible.

This guide contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

I am so excited to get started on finding you the perfect home.

Elisa Wilcox

Lead Real Estate Professional
Kingdom Real Estate Group

About Our Team

At Kingdom Real Estate we are passionate about seeing client's real estate goals come to fruition. Our industry knowledge, tried and true strategies, and commitment to adaptability keep us on top of the game and making the best deals for each client.

Elisa Wilcox is the team leader and founder of Kingdom Real Estate Group. She is one of the top producing agent at her Keller Williams office of over 1,000 agents and the 2021 Platinum Top 50 Finalist among the more than 10,000 real estate agents in the San Antonio area. She and her team have earned the respect of colleagues and clients for the exceptional service and results they provide.

Elisa's team of specialized professionals provide unrivaled market knowledge, step-by-step guidance, and exceptional client service. They are dedicated and passionate about helping their clients achieve their real estate goals.



Elisa Wilcox
Team Lead

Meet the Team



Stacey McClellan ABR, GRI, MRP, RENE
Buyer Specialist



Cava Sutterfield
Buyer and Listing Agent



Becca Carpenter
Director of Operations

The Home *Buying* Process

1. Find the Right Agent

It's safe to say we feel confident you are in great hands. However, don't hesitate from asking needed questions, we want you to feel empowered throughout this whole process.

2. Prepare Finances

Get an understanding of your budget, outstanding debts, and areas you can work on improving before going to a lender.

3. Get Pre-Qualified

We will get you connected to a lender who will help take you from A-Z, getting you pre-qualified in no time.

4. Start Home Shopping

We will craft a list of homes that go beyond those accessible on public sites and help give you the edge when looking for a home.

5. Make an Offer

Taking your goals and desires into account with the current context of the market and property we will make an offer that keeps your interests at heart.

6. Negotiate Terms

Whether the seller negotiates your offer or the inspection warrants an amendment it is likely there will be terms to negotiate. We will use our knowledge and expertise to negotiate in alignment with your interests.

7. Accept the Contract

Once both parties are in agreement the contract will be accepted and we can take the next steps towards closing.

8. Obtain Mortgage Financing

Your lender will move through a series of steps until your loan has successfully cleared to close. Stay in good communication and provide any needed documents promptly, including insurance and fiscal statements.

9. Complete Additional Duties

The transaction coordinator on our team will keep you up to date on any upcoming deadlines, including setting up gas, electric and water along with other obligations.

10. Close!

Closing fees will be paid, documents signed, and keys recived. Your new home awaits!



Client Testimonials



"Stacey & this team were PHENOMENAL! 5 stars all the way! Prompt communication, sound advice, and lots of laughing throughout-you won't find a more honest, thorough, & seasoned representative to work with! We believe being referred to her & getting the house that we now get to call our first home was no accident! So very grateful & blessed - God is good! THANK YOU STACEY!"

-Brandee Morton

"Stacey was a joy to work with. As an out of state buyer we really appreciated her willingness to work with our schedule as we are coming from a different time zone. We loved her ability to balance being honest about our expectations, while hearing and advocating for the hopes and dreams we had for our new home. As soon as our parents decided to follow up and relocate to the San Antonio area we immediately referred them to Stacey. She really went above and beyond and we definitely look forward to working with her again."

-Nicole Lowry

"Stacey McClellan is a phenomenal realtor. She is extremely knowledgeable about the market she works in. She is very responsive, easy to communicate with and simply a joy to work with. Her entire team made our home buying process a breeze. They were on top of everything and really kept us in the loop all the way through the process. Stacey helped us snag our dream home in this crazy sellers market. She is savvy with tips and tricks on making offers and negotiating. We are forever grateful to Stacey and the Kingdom Real Estate Group!"

-Katie Gray

"We worked with Stacey when buying a home in San Antonio and she was phenomenal! We moved here from out of state, and she made a stressful process a breeze. She is highly responsive, knowledgeable of the area, and ensures her buyers needs are met. I would recommend Stacey to anyone!"

-Kelsey Jutila

"17 months ago we bought a home with Stacey and swore we would use her again if ever needed. Life happened and we found ourselves needing to buy and sell at the same time so we called the best, Stacey! An expert negotiator, fantastic communicator, and an amazing person, a true expert in her craft, back by an amazing team. If you are looking for someone who will fight in the trenches with you when the deal goes into uncharted territory, look no further. I said it once and I'll say it again, I'd call her tomorrow if we needed another property and never second guess my decision."

-Derek Rocha

"Stacey did a magnificent job at finding financial resources and properties that fit our needs. We ended up with a great home at a great price. Would definitely recommend her and will use her again."

-Michael Dieste

"Stacey went above and beyond for me. She really worked hard. Answered all of my questions and was looking out for my best interest. I highly recommend her (and I have). She is absolutely the best!! Very knowledgeable, smart and helpful!"

-Kay Selby

1. Find the Right *Agent*

At Kingdom Real Estate we are committed to transparency, adaptability and authenticity. Meaning, we promise to truly listen, to cater our process to your needs and goals, and to keep you updated and educated on the process all along the way. Please reach out with any questions you might have as you start your home buying journey, we would love to answer them!



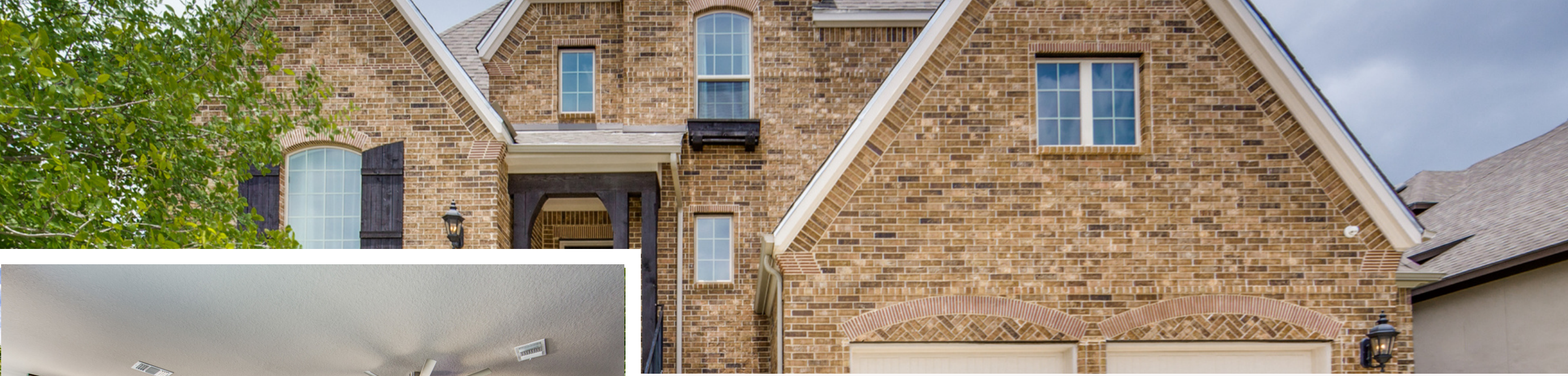
2. Prepare *Finances*

It's important to get your finances in order. Do you have any outstanding bills, how much do you have in savings, what monthly payment is in budget? These questions help to set you up for a successful discussion with a mortgage broker. Debts and credit score may effect how much you can buy, but a good rule of thumb for assessing what monthly payment you will qualify for is to multiply your monthly income by 28%. Lenders will never go over this percentage when determining what you can afford.



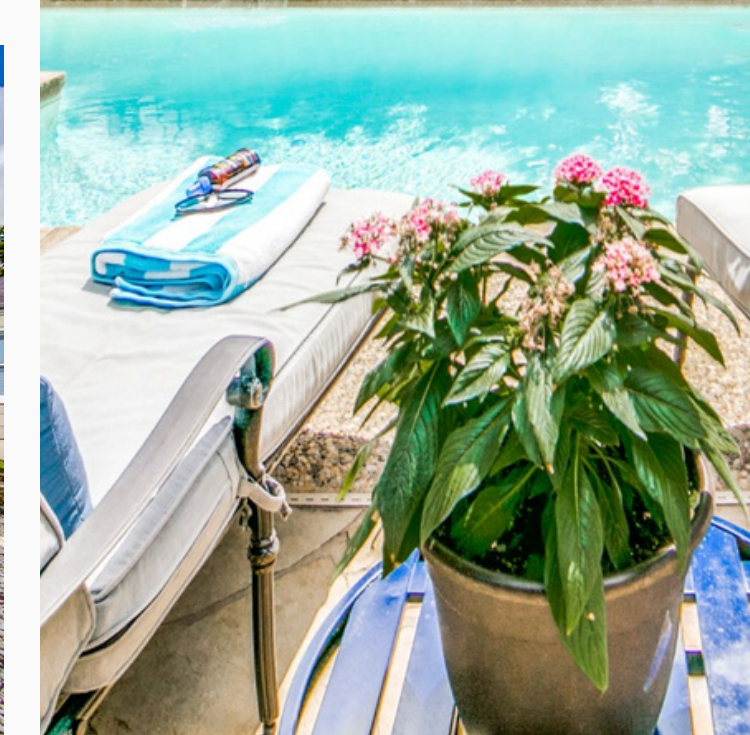
3. Get Pre *Qualified*

Once you have an idea of your finances begin discussing with a lender or two, it's ok to shop around. We will recommend you to some of the best lenders in the business. They will help determine your loan type, interest rate, monthly payment, and ultimately which homes you can afford. Pre qualification also looks better for any offers you may make in the future.



4.
Start Home Shopping!

Hooray! The time has come! Working with an agent during the home search process gets you access to listings and information that isn't available on any public site. We will include some of these in an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.



5 & 6

Make an Offer Negotiate Terms

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:



Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

1. **Accept the offer**
2. **Reject the offer**
3. **Counter the offer**

By far the most common is the **counteroffer**. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



7. Accept the *Contract*

Once both you and the seller are in agreement we will have the opportunity to accept the contract and take the next steps towards closing.

8. Finalize Mortgage Financing

Your lender will guide you through a series of steps until your loan has successfully cleared to close. Stay in good communication and provide any needed documents promptly, including insurance and fiscal statements. If anything seems unclear don't hesitate to reach out to us. We are here to assist you through any questions.

9. Complete Additional Duties

The transaction coordinator on our team will keep you up to date on any upcoming deadlines, including setting up gas, electric and water along with other outstanding obligations.



10. Time to *Close!*

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:



A certified check or wire of funds for closing costs and down payment, payable to the title company.



An insurance binder sent to title



A photo ID for everyone one the deed. Two forms of identification each is recommended.

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

1. Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan.

2. Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing. After that all you need to know is:

Welcome Home!



Contact Information

Stacey McClellan ABR, GRI, MRP, RENE

Real Estate Professional
210-668-6454
buyers@kreghome.com



Stacey McClellan primarily serves as the Buyers Specialist for Kingdom Real Estate Group. A Texas native, Stacey was raised in Celina, Texas, and settled in the greater San Antonio area after her husband retired from US Marine Corps active duty service. She graduated from Texas A&M University-Commerce in 1998 with a BS degree in sociology. She spent several years raising their three children, Regan, Brayden, and Kayla while moving around the country and overseas, before returning to the workforce as a marketing coordinator for a major orthodontic practice in Hilton Head, South Carolina. Relocating regularly led to a passion for the real estate business and process, and a desire to help others with similar needs. After receiving her real estate license in 2018, she worked as a licensed assistant for Elisa Wilcox, and later moved into Listing Management. Over the course of the next two years, she completed her GRI, became a Military Relocation Professional, an Accredited Buyer Representative, and received her certification as a Real Estate Negotiations Expert. Buying, selling, and investing in real estate is a big financial decision, and Stacey is grateful to have the opportunity to help her clients through each stage of the process, from helping them find reputable lenders to looking at properties to negotiating the best contract terms for her clients. And when she's not hard at work for her clients, you'll find her curled up with a good book or binging something on Netflix.



**Be sure to follow
on Instagram**

@kingdom_realestategroup