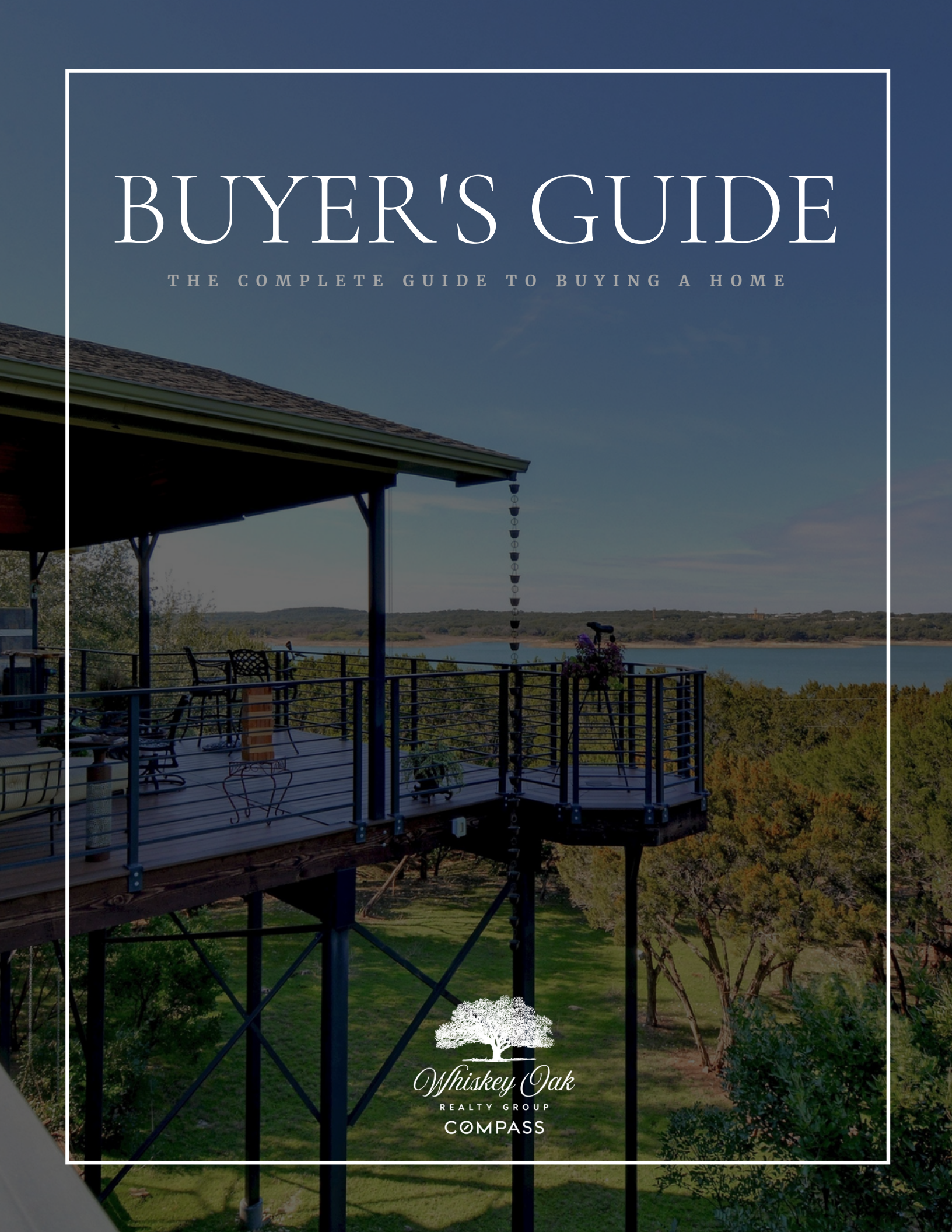


# BUYER'S GUIDE

THE COMPLETE GUIDE TO BUYING A HOME

Whiskey Oak
REALTY GROUP
COMPASS

“

Jason is by far the best realtor that we have had the privilege to work with. He pays attention to every detail you discuss, and searches for homes based on only your requests and preferences.

The day we went to view homes, Jason took the time to plot a course that allowed for the maximum number of houses viewed within the time constraints. He treated my family as if we were his top priority throughout every stage of our house finding process, and we were only looking for a house to rent. Jason went above and beyond to make sure that my family and I got the best service and best price; and he frequently communicated to be sure everything went as smoothly as possible (he even broke away from his family vacation to welcome me home to the house on the day we got the keys). If he can do it or make it happen, Jason will!!!

Whenever my family and I plan on buying, Jason will be our one and only option. He seems to know everything about the business and has every possible contact for anything you need. His professionalism is above all expectations; and he does this while being his natural down to earth self, which made him feel like an old trustworthy family friend.  I don’t think the experience would have been as pleasant had Jason not been at our side throughout our entire house searching/signing period. Thank you, Jason, for all you did!

– VANCE S.

# TABLE OF CONTENTS


ONE-THREE
INTRODUCTION

FOUR
THE TEAM

FIVE
THE STATS

SIX
BUY OR SELL FIRST

SEVEN
THE STEPS

NINE
GET PRE-APPROVED

ELEVEN
SEARCHING FOR A HOME

TWELVE
ELEMENTS OF AN OFFER

THIRTEEN
MAKING AN OFFER

FOURTEEN
CLOSING COSTS

FIFTEEN
HOME OPERATING COSTS

SIXTEEN
MOVING CHECKLIST

SEVENTEEN
FAQ'S

EIGHTEEN
TESTIMONIALS

# MEET THE TEAM

## JASON DISHONGH

Realtor, GRI

512.574.3303
jason@whiskeyoakrealty.com

The passion that most people know Texans have for their great state, runs very deep. As a native-born Texan that statement could not be any more true for Jason, as he loves the land he was born and raised on and wants to help share his Texas pride with all that dream to make the big beautiful stary nights their home.

With the Hill Country landscape continuously changing over the past 30 years that Jason has called home, his commitment to serving others has never wavered. From volunteering to coach his two children's basketball teams to delivering Meals on Wheels or serving on Leander City Council, he always has an enthusiasm to serve.

Through his servant leadership and 15 years in the real estate industry between, lending, title and now as a Realtor® Jason saw an opportunity to provide great value to his clients. This has allowed him to be a well-rounded resource for his clients ensuring that they are in the best position for their real estate transactions.

When Jason is not at the office or volunteering in the community, you can find him on the golf course working on his mediocre golf game, trying to relive his youth on the basketball and sand volleyball courts or taking in the many sights of Austin with his friends. Although he attended Southwest Texas, now Texas State, he is a loyal fan of the Texas Longhorns, Hook'em!

## LINDSAY BREWSTER

Executive Assistant

832.326.7295
lindsay@whiskeyoakrealty.com

Lindsay's drive to continually learn has guided her to join the real estate industry at the most "interesting" of times. As the Executive Assistant at Whiskey Oak Realty Group, she oversees team operations which include marketing, transaction coordination, accounting, and events. Since joining the team, she has found helping others through the real estate process has been not only rewarding but also inspiring.

Before joining Whiskey Oak, Lindsay has led an impressive career in helping companies and organizations establish new processes to increase productivity and improve client experiences. She has knowledge in a wide variety of industries which gives her a unique and multifaceted perspective. She has brought her skills and expertise to Whiskey Oak to positively impact clients' lives and enhance their experience by streamlining the real estate process.

She is a proud alum of The University of Texas at Austin where she earned a Bachelor of Science degree in Communication Studies. Hook 'Em Horns! While at UT, she competed nationally in ballroom dance and was president of the Texas Ballroom Club.

Lindsay is passionate about giving back and strengthening the community. She enjoys volunteering her time and skills weekly at local nonprofits. For the last six years, Lindsay has continued to fulfill her passion for dance by choreographing for Rouse High School's IntoneNation. The greatest joy of her life though is her family: her husband, her son, and her daughter.

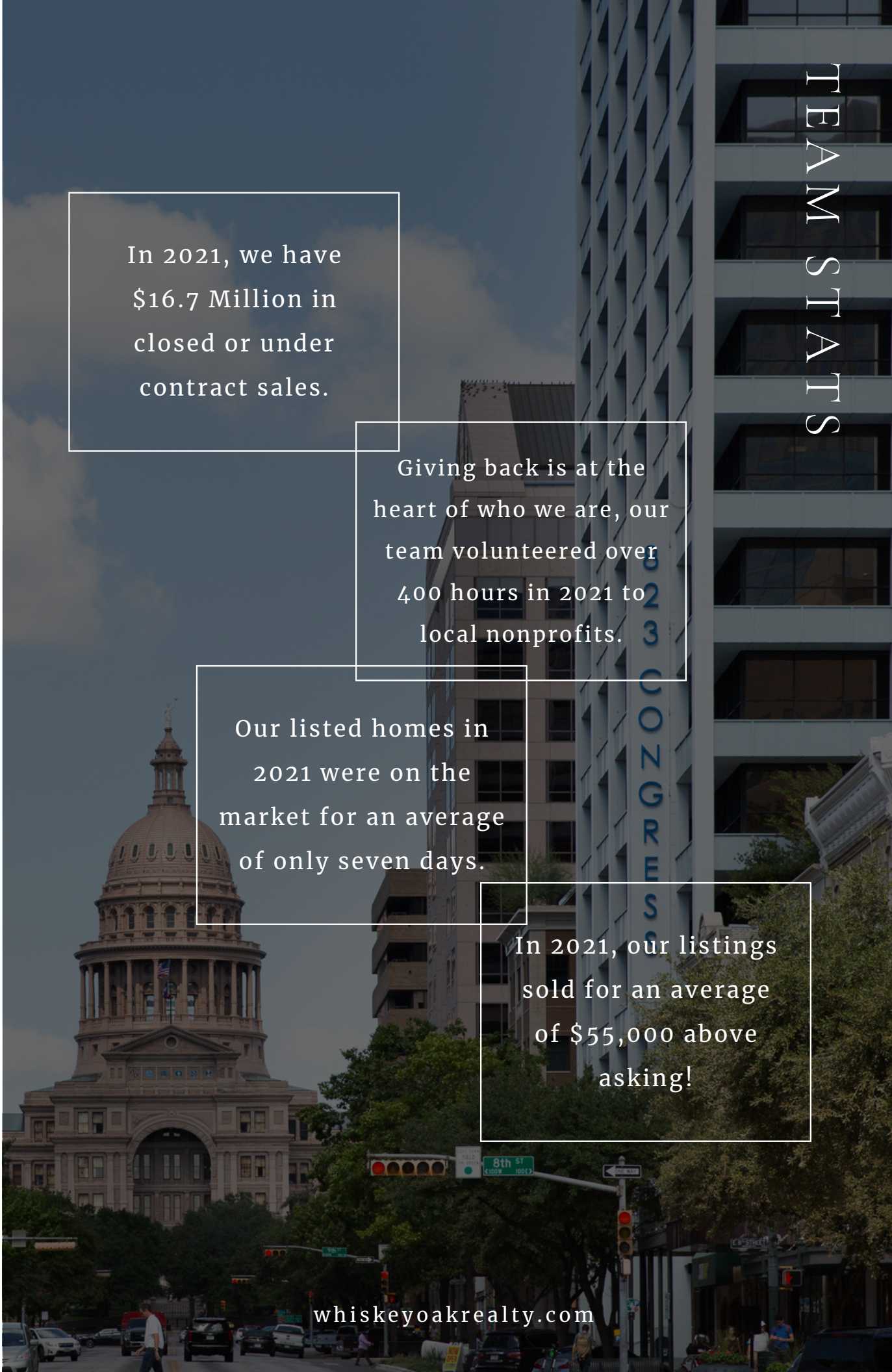
# TEAM STATS

In 2021, we have $16.7 Million in closed or under contract sales.

Giving back is at the heart of who we are, our team volunteered over 400 hours in 2021 to local nonprofits.

Our listed homes in 2021 were on the market for an average of only seven days.

In 2021, our listings sold for an average of $55,000 above asking!




Whiskey Oak
REALTY GROUP
COMPASS

whiskeyoakrealty.com

# BUY OR SELL FIRST

Each situation is unique, and several factors need to be looked at to determine which option is right for you. For example:

- What are the current market conditions?
- Are you financially capable of carrying two properties without feeling stressed?

If we're in a seller's market you might want to find a new home first, but if we're in a buyer's market it's probably best to sell your property first. Here are some things to consider with each.

## BUY FIRST

**Works best when**

There is a lot of competition in the market and property prices are rising

You're confident there will be a high level of demand for your existing property

You can negotiate or make it conditional on selling your own home

You're prepared to accept an offer that lets you move on or pay bridging finance.

## SELL FIRST

**Works best when:**

Property prices are flat or declining

If you want greater certainty about how much you have to spend on your next home

If you're moving locations and buying in a different and slower market

If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

# THE STEPS

So, are you ready to find your dream home? We know exactly how to get you there. Let's take a closer look at the steps to buying a home.

## GET PRE-APPROVED

We will want to get this process started now, as getting pre-approved for financing is essential.

## CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favor!

## SEARCH FOR HOMES

We'll take note of your requirements and start searching for properties that meet your desires!

## RESEARCH NEIGHBORHOODS

Your new neighborhood is just as important as your home. Look at schools, recreation and shopping.

Whiskey Oak REALTY GROUP | COMPASS

## MAKE AN OFFER

Wonderful news! We have found your dream home, so now we'll draw up an offer and negotiate on your behalf.

## INSPECTION

Congratulations your offer was accepted! Now to get the inspection to address any hidden issues within the house.

## CLOSING TIME

We have made it through all the steps. It is time to close and sign the paperwork for your new dream home!

## THE BIG DAY!

Congratulations, it's Move In Day! Welcome to your new dream home!

# GET PRE-APPROVED

Getting a pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process.

## No. 1

### YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

## No. 2

### YOUR EMPLOYMENT HISTORY

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.

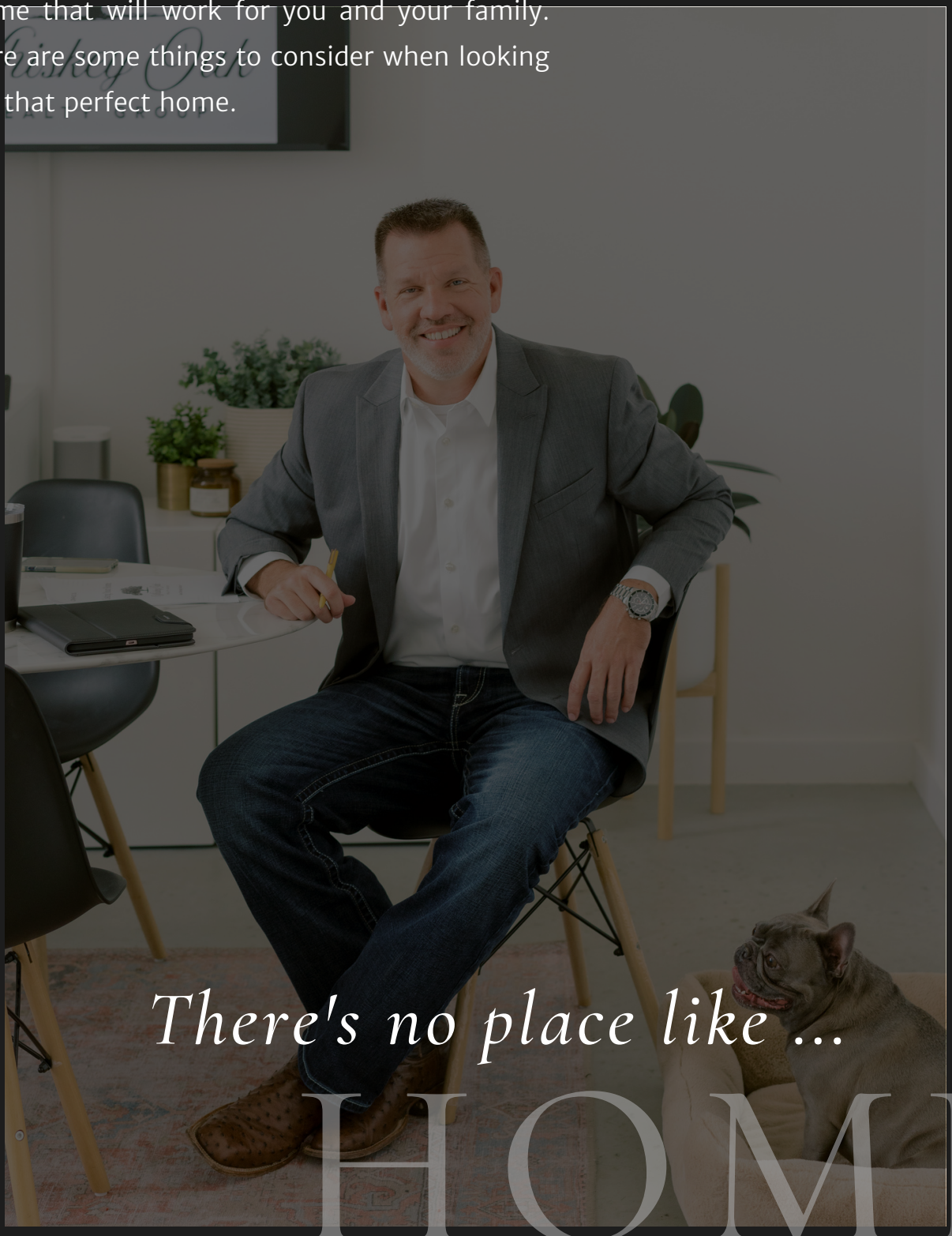
## No. 3

### YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

Whiskey Oak REALTY GROUP | COMPASS

Choosing a home that compliments your lifestyle, income and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family. Here are some things to consider when looking for that perfect home.




Whiskey Oak REALTY GROUP | COMPASS

### WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome? Do you prefer a single-story or two-story home? What size lot would you like?

### CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.

### OLD HOUSE OR NEW HOUSE

Older neighborhoods are great for their charm and character, but often older homes may require repairs, newer developments have modern finishes and less repairs needed.

## SEARCH FOR HOMES

### COMMUNITY

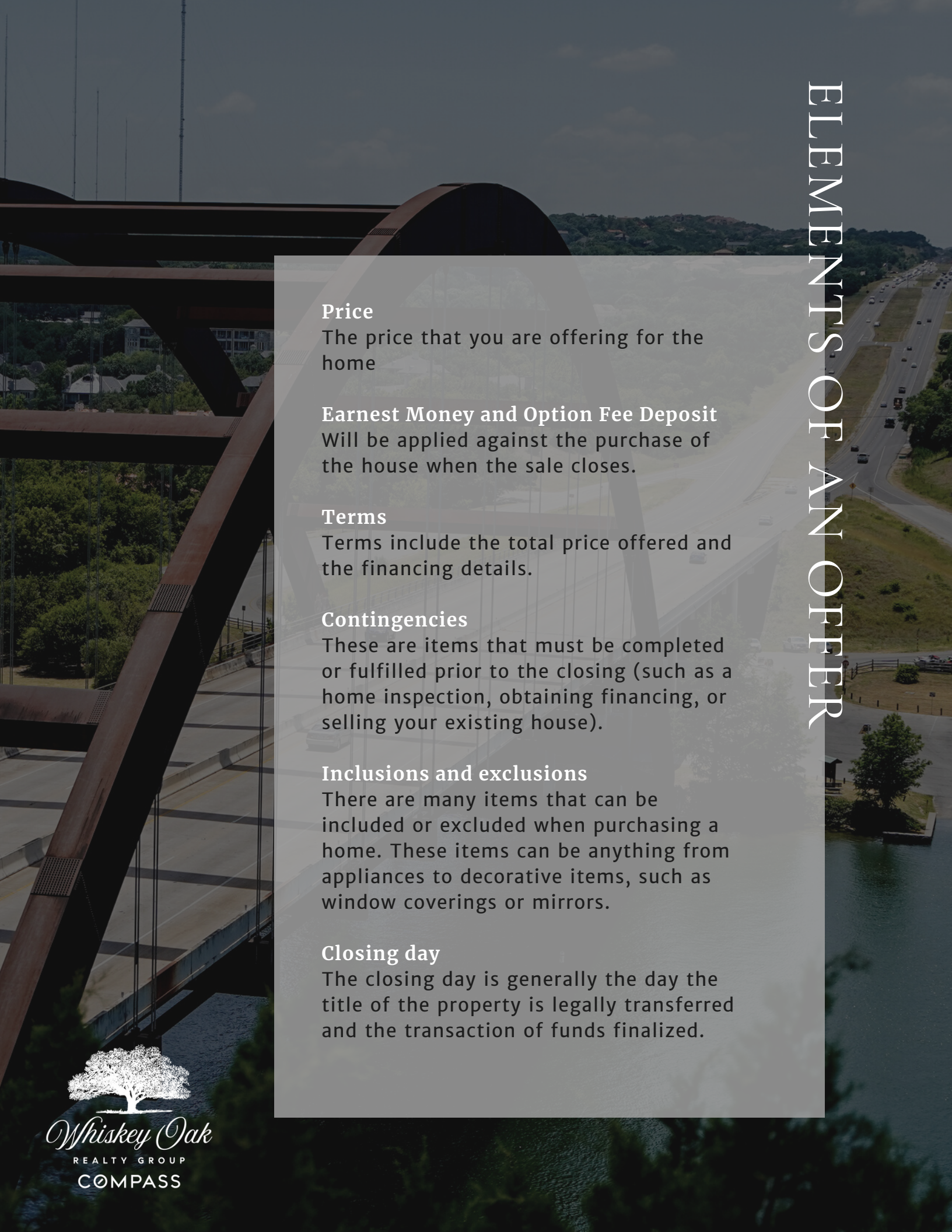
What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Write down the features that are important to you and choose areas that have those features.

### WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.

### MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you dislike noise you might want to steer clear of neighboring next to a large road.



# ELEMENTS OF AN OFFER

**Price**
The price that you are offering for the home

**Earnest Money and Option Fee Deposit**
Will be applied against the purchase of the house when the sale closes.

**Terms**
Terms include the total price offered and the financing details.

**Contingencies**
These are items that must be completed or fulfilled prior to the closing (such as a home inspection, obtaining financing, or selling your existing house).

**Inclusions and exclusions**
There are many items that can be included or excluded when purchasing a home. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

**Closing day**
The closing day is generally the day the title of the property is legally transferred and the transaction of funds finalized.

Whiskey Oak
REALTY GROUP
COMPASS

# MAKING AN OFFER

Once we draft and present the offer a few things can happen.
Here's a breakdown of the offer process and what you can expect.

## OFFER PRESENTED

### ACCEPT

Your offer is accepted! Time to celebrate, now we will move ahead with any conditions laid out in the offer like home inspection.

### REJECT

The Seller may reject your offer. We will ask questions to discover why and if there is anything we can do to make the offer more appealing.

### COUNTER

The Seller may come back with their own offer. In this case, we will review the terms with you and continue to negotiate until we reach an agreement.

"[Jason] was so patient and helpful with us in helping find the perfect place to build our dream home, especially for first timers! So grateful to have worked with him, couldn't have asked for a better agent!"

– EMMA L.

# CLOSING COSTS

Congratulations your offer was accepted! Here are some of the items you will need budget for.

## BEFORE CLOSING

- OPTION & EARNEST MONEY
- PROPERTY APPRAISAL
- HOME INSPECTION

## ON CLOSING

- HOA TRANSFER TAX
- PROPERTY TAX
- MORTGAGE INSURANCE

## AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- HOME INSURANCE
- RENOVATIONS
- REPAIRS + MAINTENANCE
- NEW APPLIANCES + FURNITURE

Whiskey Oak
REALTY GROUP
COMPASS

# HOME OPERATING COSTS

## TAXES

Property taxes are a major source of income and are used to help pay for city services. Each municipality determines their own tax rate every year meaning your rate can change each year.

## UTILITIES

Utilities are the services required to run your home including: power, water, sewer and heating costs. The cost of utilities can vary widely from home to home and from season to season.

## INSURANCE

Home insurance can protect you against all types of damage to your home, such as flooding, vandalism and theft. Most lenders require you to have home insurance to get a mortgage so they can protect the asset they are lending on.

# MOVING CHECKLIST

## TWO MONTHS BEFORE

- [ ] Start downsizing and donating old and unwanted items
- [ ] Start researching moving costs and companies
- [ ] Collect school records and transfer
- [ ] Order packing supplies

## ONE MONTH BEFORE

- [ ] Change your address and send moving notifications to friends and family
- [ ] Find local healthcare providers and shopping necessities
- [ ] Research appliances or make plans for what to buy, but do not buy any yet

## TWO WEEKS BEFORE

- [ ] Contact utilities
- [ ] Finalize moving arrangements

## 2-3 DAYS BEFORE

- [ ] Plan payments and expenses for moving
- [ ] Defrost your fridge
- [ ] Clean as you continue to pack
- [ ] Pack things you will need right away separately

## CLOSING DAY

- [ ] Do a final walkthrough
- [ ] Keep all receipts
- [ ] Check for damages in your new home that will need to be fixed

## MOVING DAY & BEYOND

- [ ] Buy any new appliances
- [ ] Pre-clean, seal any windows or doorways
- [ ] Unpack room by room

Whiskey Oak REALTY GROUP | COMPASS

# FAQ'S

You've got questions. We've got answers!

## WHY DO I NEED AN AGENT?

The home buying process has many steps. To ensure a smooth and successful buying experience, we recommend hiring a skilled and knowledgeable Realtor®. We will ensure to always have your best interest in mind and help you to acquire your dream home at the best possible price.

## WHAT WILL IT COST FOR REPRESENTATION?

A licensed Realtor® receive payment based on the signed agreement between yourself and the agent. In most cases, the payment for the agent to represent you as a Buyer is paid by the seller at closing.

## HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks to months depending on your timeline and needs. Once we find a home you like, the offer can be accepted within days and the closing is typically 30-45 days, which means you could be moved into your new home in a few short months.

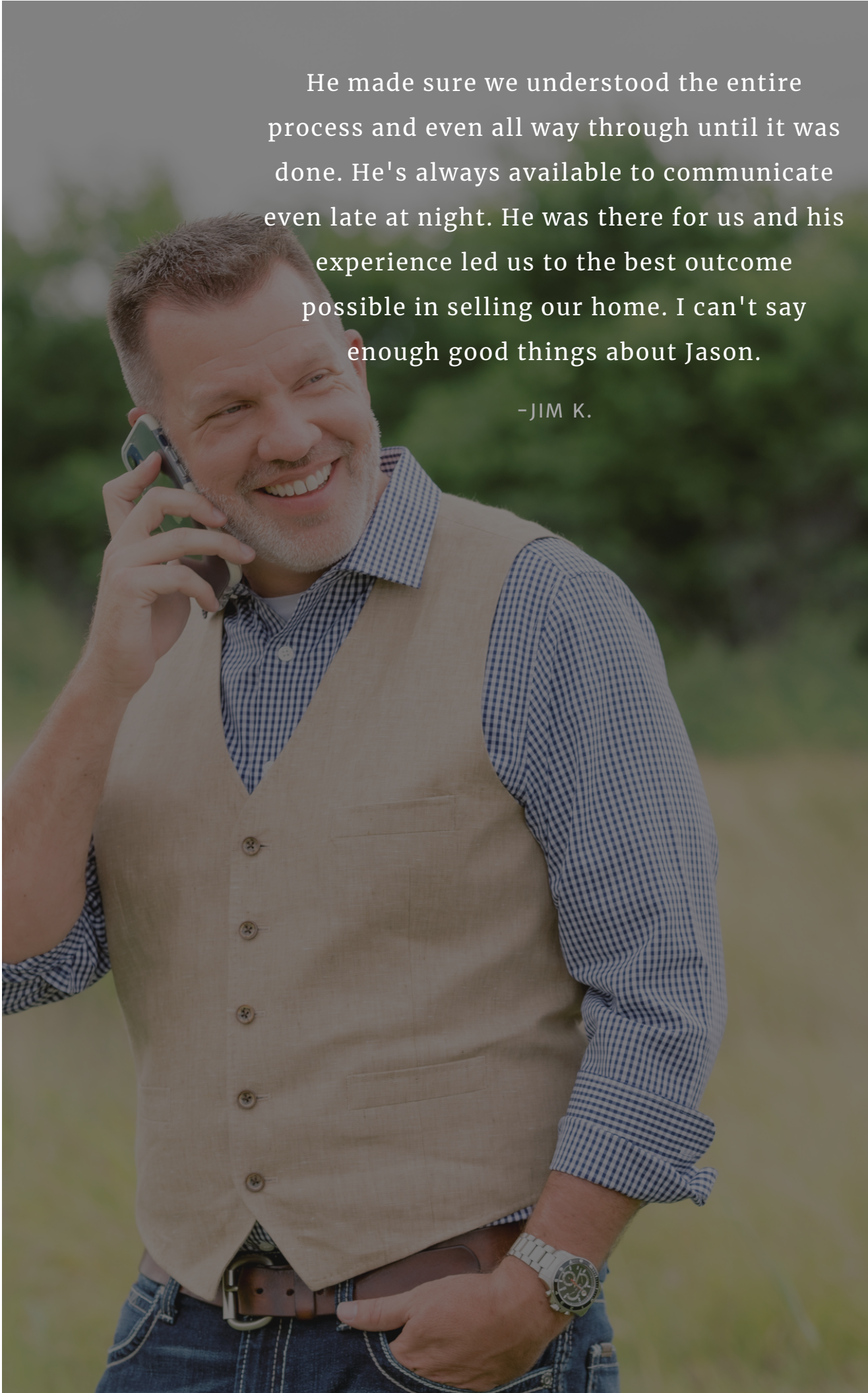
## WHAT IS A BUYER VS. SELLER MARKET?

A seller's market is when there is a shortage in homes. A buyer's market occurs when there are more homes for sale than buyers.

## HOW DO WE KNOW WHAT WE CAN AFFORD?

Understanding your budget is one of the most important pieces in the home buying process. The first step is making an appointment with one of our preferred mortgage lending partners.

# TESTIMONIALS



He made sure we understood the entire process and even all way through until it was done. He's always available to communicate even late at night. He was there for us and his experience led us to the best outcome possible in selling our home. I can't say enough good things about Jason.

-JIM K.

Whiskey Oak
REALTY GROUP
COMPASS

I cannot say enough good things about Jason Dishongh and his generosity of time and how much he cared about our family in the process of finding a home. Jason fought for us when we were among several applicants interested in a house and we're grateful to Jason for sticking it out with us!

– Summer K.

Jason has an awesome personality and a 'can-do' spirit! He is the kind of person you want representing you in real estate transactions!

– Roland E.

Excellent service and wonderful person. Very professional with a friendly manner. Jason, went above and beyond to serve us in ways that no other realtor had done for us.

– Judy S.

Whiskey Oak REALTY GROUP | COMPASS

1205 BMC Dr, Ste 109
Cedar Park, TX 78613

whiskeyoakrealty.com

512.574.3303

team@whiskeyoakrealty.com