

Finding Your Dream Home

HOME BUYER'S *guide*



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All City Real Estate

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MEET YOUR AGENT

Homes Are Better With Bre Meador!



Hi! I'm Bre Meador, and I'm so glad you're here. Helping people buy and sell homes isn't just my profession—it's my passion. I'm proud to serve Bastrop County and surrounding communities with a personalized, down-to-earth approach that puts you first.

Whether you're a first-time buyer, relocating to Central Texas, or upgrading to your forever home, I'm here to guide you every step of the way—with honesty, integrity, and a whole lot of heart.

I'm not just a REALTOR®—I'm also a wife, mom, a former nurse, and a proud United States Army Veteran. I bring the same discipline, care, and commitment I learned in service and in healthcare to every real estate transaction.

I'm also a proud member of the Bastrop community and a passionate supporter of local businesses and schools.

Buying a home is a big decision, and I'm honored to be part of that journey with you. If you're ready to find your place in Bastrop County, I'm ready to help you get there.

BRE MEADOR

HOME BUYING

process

1

PARTNER WITH A TRUSTED REALTOR®

Let's start with a conversation! I'll walk you through the process and answer your questions. Before we tour homes, we'll sign a written buyer representation agreement (required in Texas since Jan. 1, 2026) that outlines my services and compensation, which is negotiable.

2

PRE-APPROVAL

Before we start looking at homes, you'll want to meet with a lender to get pre-approved. This helps define your budget and shows sellers you're a serious buyer. I can connect you with trusted local lenders if you need a referral!

3

FIND YOUR HOME

This is the fun part! I'll set up a personalized home search based on your wishlist—neighborhoods, size, features, budget, and more. We'll tour homes together and fine-tune your preferences as we go.

4

MAKE AN OFFER

Found "the one"? I'll help you write a competitive offer based on market conditions, comparable sales, and your goals. We'll negotiate terms like price, repairs, and closing timeline until we reach an agreement.

5

GET A HOME INSPECTION & APPRAISAL

Coordinate with a licensed professional to find potential issues with the property. Your lender will get an appraiser to determine its worth and finalize the loan amount.

6

LOAN PROCESS

Your lender will finalize your loan and process documents. I'll stay in touch with them and with the title company to keep everything on track.

MY RESPONSIBILITIES



BUYER'S AGENT RESPONSIBILITIES

- ✓ Help buyers understand the local housing market
- ✓ Analyze buyer's wants and needs
- ✓ Sign a written buyer agreement and schedule tours
- ✓ Help buyers evaluate the price and value of a home
- ✓ Explain the buying process and closing disclosure
- ✓ Recommend trusted home inspectors
- ✓ Coordinate the work of other professionals
- ✓ Negotiate with the selling agent and other parties
- ✓ Double-check paperwork and deadlines

Why Choose Me?

LOCAL EXPERTISE

I don't just work in Bastrop County—I live here, raise my family here, and know this community inside and out.

From hidden gems in Smithville to Bastrop-area neighborhoods, I offer insider knowledge that helps you make the right move, in the right location.

SERVICE WITH HEART & HUSTLE

As a former nurse and U.S. Army Veteran, I bring a strong work ethic, compassion, and attention to detail into everything I do. I treat every client like family and fight hard to protect your interests at every step of the transaction.

FINANCES

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage preapproval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?



DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification
- Rental history

PRE-APPROVAL

& downpayment

PREQUALIFIED VS PREAPPROVED

With prequalification, lenders pull your credit and ask questions about your income and assets to estimate what you can afford. A prequalification that involves checking your credit score can be more accurate than a standard prequalification that doesn't include this step.

After you've been prequalified, getting preapproved is the next step. You'll need to speak to a home loan expert and provide documentation to verify your income and assets. Lenders will provide a conditional commitment in writing for an exact loan amount. Your preapproval letter keeps your search within budget and strengthens your offer. Before we tour homes, Texas also requires a signed written buyer agreement.



HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

- 3%–5%: Many conventional loans allow down payments as low as 3–5% for qualified buyers.
- 3.5%: FHA loans require just 3.5% down and are great for buyers with lower credit scores or limited savings.
- 0%: VA and USDA loans offer 0% down options for eligible buyers, including veterans and rural property purchases.
- 20%: A traditional 20% down payment helps you avoid mortgage insurance (PMI) and may offer better loan terms—but it's not required.



CREATE A MUST-HAVE LIST

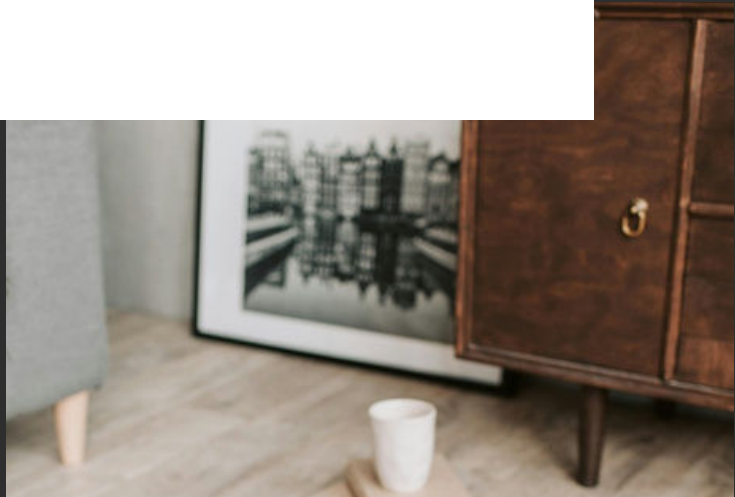
Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences.

Pinpoint the big picture items you can't budge on. Next, make a list of features your dream house would ideally have.

PERSONAL PREFERENCE

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

HOME SEARCH



HOUSE HUNTING *Tips*



- KNOW YOUR PRIORITIES
- TAKE NOTES AND PHOTOS
- LOOK BEYOND THE SURFACE
- THINK ABOUT RESALE VALUE
- TRUST YOUR INTUITION
- ASK QUESTIONS

House hunting can be exciting, but it's easy to get overwhelmed if you're not prepared.

Start by making a list of your must-haves, nice-to-haves, and deal breakers—this will help you stay focused and avoid decision fatigue. Be realistic about your budget and think long-term:

look beyond the shiny finishes and consider the home's layout, location, and potential for future value.

When touring homes, take notes and photos so you can compare them later. Don't be afraid to ask questions, and trust your instincts—sometimes, the right home just feels right.

I'll be by your side through every showing, offering honest feedback and making sure you don't miss a single detail. Together, we'll find the one that checks all the boxes and feels like home.

MAKE AN OFFER

Once you've found the one, it's time to make an offer—and that's where things get strategic. In today's market, a strong, well-presented offer can make all the difference in standing out to sellers. I'll walk you through every detail so we're not just submitting an offer—we're submitting your best shot at success.

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furniture in the home, you also can ask the seller to include it in the sale.



WHAT MAKES AN OFFER STRONG?

A strong offer goes beyond just price. Here's what sellers are really looking for:

- Pre-Approval Letter: A must. It shows you're serious and financially ready to close.
- Clean Terms: A clear, complete offer with no unnecessary extras is easier for the seller to say yes to.
- Earnest Money: A healthy deposit signals you're committed to the purchase.
- Flexible Closing Date: Sometimes timing matters just as much as money. I'll help you match your offer to the seller's ideal timeline.
- Reasonable Option Period: A fair option fee and a focused option period show you're serious while still protecting you.



MAKE AN OFFER

How to Bid on a House with Multiple Offers



MULTIPLE OFFER SITUATIONS

You may have found your dream home only to be outbid by another buyer. Here are some steps we can take together to help your offer stand out in a multiple-offer situation while still protecting your interests:

- Get a strong preapproval from a local lender
- Offer a larger down payment and earnest money deposit
- Offer a flexible closing date
- Present an all-cash offer
- Include a Purchase Price Escalation Addendum
- Propose a reasonable option period and option fee
- Keep your terms clean, clear, and complete
- Keep repair requests reasonable and focused

In a multiple-offer situation, it's important to lead with your strongest offer from the start. That means offering a competitive price based on the home's value, keeping your terms clean, and being flexible with the seller's preferred closing timeline. A strong preapproval letter, a solid earnest money deposit, and a reasonable option period show you're serious. I'll help you craft a strategic offer that balances what you're comfortable with and what gives you the best chance of winning the home—without overpaying or giving up important protections.

Home INSPECTION



You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs around \$300 to \$1000, depending on factors like the home's location, condition, and age.

Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs, roof
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors

APPRAISAL

Your lender will choose the appraiser, but you'll pay for the appraisal. Appraisals determine the value of the property. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the home is worth the money that it's loaning you.

final steps

BEFORE CLOSING

INSURANCE REQUIREMENT

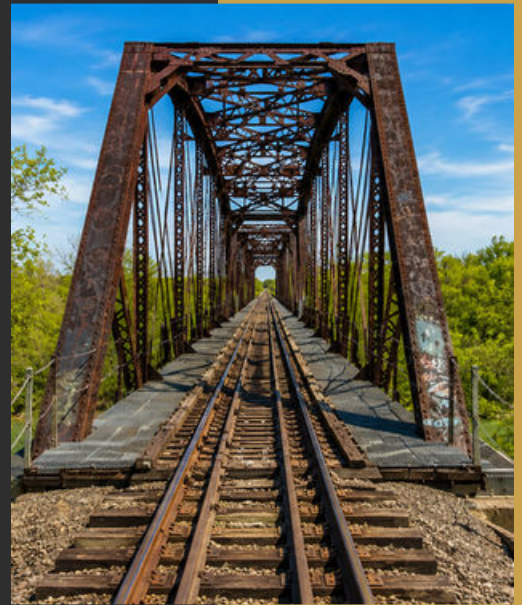
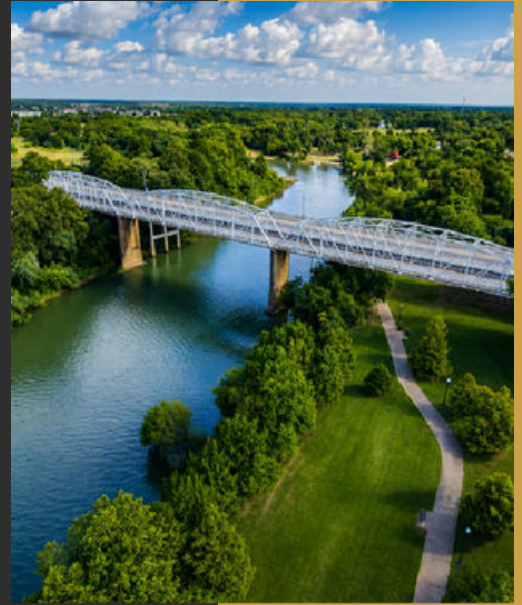
Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

CLOSING DISCLOSURE

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

FINAL WALKTHROUGH

Work with me to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems, such as repairs not completed or items missing that should have been included, we'll find out how the seller plans to correct them or whether they will offer a closing cost credit instead.



CLOSING DAY

Congratulations! You made it to closing!



WHAT TO BRING TO CLOSING?

- Cashier's check (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- The closing disclosure

WHAT TO EXPECT

On the closing date, you'll meet at the title company to sign a settlement statement listing all costs related to the home sale. This is when you pay your down payment and closing costs. You'll also sign the mortgage note, which states that you promise to repay the loan, and the deed of trust that secures it. Once all the legal documents are signed and payments are made, you'll receive the keys to your new property.

Before move-in day, my FREE Utility Concierge service sets up your electricity, water, internet, and more in one simple step — www.utilityconnect.net/bremeador

Wire fraud warning: Always call your title company at a verified phone number before wiring any money. I will never email you wiring instructions.

FREQUENTLY ASKED *Questions*



HOW LONG DOES THE SELLER HAVE TO RESPOND TO MY OFFER?

The typical timeframe for a seller to respond to an offer is 24 to 48 hours, but this can vary depending on the terms outlined in the offer itself. If the deadline passes without a response, the offer usually expires unless both parties agree to extend it. I'll keep in close communication with the listing agent to ensure we have a timely update and can respond accordingly.

HOW MANY HOMES SHOULD I SEE BEFORE MAKING AN OFFER?

There's no set number—it really depends on how quickly you find a home that feels right and meets your needs. Some buyers know immediately when they see “the one,” while others prefer to tour several properties to compare. I'll help you stay focused and confident throughout the search, so you're ready to make an informed offer when the right home comes along.

WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?

The credit score you need depends on the type of loan you choose. Generally, conventional loans require a score of around 620 or higher, while FHA loans may accept scores as low as 580. I can connect you with trusted lenders who will review your credit and help you understand your options.

FIXED RATE VS ADJUSTABLE-RATE MORTGAGE: WHICH IS BETTER?

A fixed-rate mortgage offers a consistent interest rate and monthly payment throughout the life of the loan, providing stability and peace of mind—great if you plan to stay in your home long-term. An adjustable-rate mortgage (ARM) typically starts with a lower rate that can change after a set period, which might save you money initially but comes with more risk if rates rise. The best choice depends on your financial situation, how long you plan to stay in the home, and your comfort level with changing payments—I'm here to help you weigh the options!

WHAT'S YOUR BEST ADVICE FOR A FIRST-TIME HOMEBUYER?

Take your time to understand your budget and get pre-approved before you start house hunting—this will save you time and help you shop with confidence. Don't rush decisions, and remember that no home is perfect; focus on what matters most to you. Most importantly, work with a trusted REALTOR® who will guide you through the process and protect your interests every step of the way.

FREQUENTLY ASKED *Questions*

ARE THERE ANY USEFUL PROGRAMS TO HELP ME AS A HOME BUYER?

Yes! There are many local, state, and federal programs designed to assist homebuyers, especially first-timers, with down payment assistance, lower interest rates, or reduced closing costs. I can connect you with knowledgeable lenders and resources to help you explore these options and find programs that fit your unique situation. Together, we'll make sure you take advantage of every opportunity to make buying your home more affordable.



HOW DO I KNOW IF THE PROPERTY IS A GOOD DEAL?

Determining if a property is a good deal involves comparing its price to recent sales of similar homes in the area, known as a comparative market analysis (CMA). I'll provide you with detailed market insights and help evaluate factors like location, condition, and potential for appreciation. Together, we'll make sure your offer is fair and aligns with your long-term goals.

WHEN CAN I BACK OUT IF I CHANGE MY MIND?

In Texas, your main chance to back out is the option period: for a negotiated option fee, you have the unrestricted right to terminate for any reason within the agreed number of days. If your loan isn't approved, the Third Party Financing Addendum may let you terminate within its stated time frame. I'll help you track every deadline and protect your interests every step of the way.



THANK YOU

SCHEDULE A CALL WITH ME TODAY!

Thank you for taking the time to read through my Buyer's Guide. Whether you're just starting to think about buying a home or you're already in the process, I hope this guide helped answer some of your questions and made the journey feel a little less overwhelming.

My goal is always to educate, empower, and support you through every step of the home buying process. Real estate isn't just my job - it's my passion. And it would be an honor to help you find the perfect place to call home in Bastrop County or the surrounding areas.

If you have any questions, want to set up a buyer consultation, or just need a friendly expert to walk you through what comes next I'm here and ready to help.

Let's find your next chapter, together. 🏡

With gratitude,

Bre Meador

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