

GOLDEN RULE TEAM
HOME BUYING ADVANTAGE
STRATEGIES FOR TODAY'S HOUSING MARKET



“Freedom, security, and a platform for success.

Bringing these to our client’s lives is our only purpose.”

-Rob Rule

Six Strategies for **Today's Housing Market**

- 1 What's important to you?**
Define your goals and expectations
- 2 The Home Search**
Find your home with instant notifications
- 3 Data-driven decisions**
Understand sales activity intensity
- 4 Financing Your Home**
Enhance the quality of your offer
- 5 Your Trusted Advisor and Advocate**
Prepare and negotiate purchase agreement
- 6 The Home Purchase Process**
Manage the transaction and timelines

Your trusted advisor with you
every step of the way

Knowledge

A LOCAL EXPERT
WITH GLOBAL REACH

STRATEGY

NEGOTIATIONS

REPRESENTATION



Member of the National Association of Realtors®



WHAT'S IMPORTANT TO YOU?

Define your goals and Expectations

Define your "wants" versus your "must-haves" to determine which combination of features is most important to you.

WHY ARE THESE FEATURES IMPORTANT?

MUST-HAVES

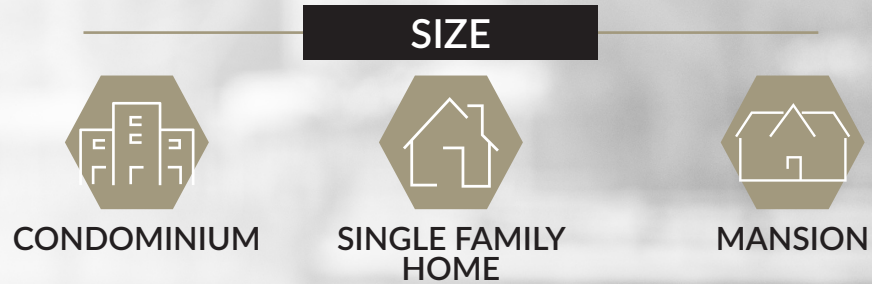
WANTS



	wants	must-haves	why?
bedrooms	4	3	office/den
bathrooms	3	2.5	guest bath
sq ft	2200	1800-2000	entertaining
yard	large	fenced	dog
community	downtown	urban	mass transit
shopping/ restaurants	close-by	walk distance	lifestyle

HOME, COMMUNITY, LIFESTYLE

Clarify Your Priorities



Identifying your goals and expectations early on provides a smoother home buying process.

THE HOME SEARCH

Helping You Find Your Home

BE IN CONTROL OF THE HOME SEARCH PROCESS

- ▶ See all listings from all companies
- ▶ Create search boundaries by community, neighborhood or favorite school
- ▶ Customize search criteria
- ▶ See large photos and detailed listing information

www.GoldenRuleHomes.com

17811 Fairhaven Gateway Drive
Cypress, TX 77433

Price: **\$799,000** | Status: **Option Pending** | Bedrooms: **4**

4,035 SqFt | 0.501 Acres | **59423251** Listing ID

SCHEDULE SHOWING

Status: Option Pending | County: Harris
 Subdivision: Lakes of Fairhaven | Year Built: 2007
 Price/SqFt: \$198.02 | Property Type: Single Family Residential

PRIMARY FEATURES

County: Harris | Property Type: Single Family Residential
 Half Baths: 1 | Subdivision: Lakes of Fairhaven
 Price/SqFt: 198.02 | Year Built: 2007

INTERIOR

Bed Room Description: All Bedrooms Down, En-Suite Bath, Sitting Area, Split Plan, Walk-In Closet
Connections: Electric Dryer Connections, Gas Dryer Connections, Washer Connections
Cool System: Central Electric
Countertops: Granite
Dishwasher: yes
Disposal: yes
Fireplace Description: Gas Connections

Floors: Carpet, Engineered Wood, Tile
Heat System: Central Gas
Interior: Crown Molding, Drapes/Curtains/Window Cover, Fire/Smoke Alarm, Formal Entry/Foyer, Powered by Alarm System, Spa/Hot Tub, Wired for Sound
Master Bath Description: Double Sinks, Half Bath, Primary Bath + Separate Shower, Vanity Area, Whirlpool/Jetted Tub
Microwave: 1
Oven Type: Convection Oven, Double Oven
Room Description: 1 Living Area, Breakfast Room, Family Room, Formal Dining, Gamesroom Up, Media, Study/Library, Utility Room in House, Wine Room

EXTERNAL

Acrea Description: 1/2 Up to 1 Acre
Exterior: Back Yard Fenced, Covered Patio/Deck, Outdoor Kitchen, Spiked Tub, Sprinkler System
Foundation: Slab
Front Door Faces: East
Garage Carport: Auto Garage Door Opener, Double-Wide Driveway
Garage Description: Attached Garage
Lot Description: Corner, Subdivision Lot

Lot Size: 21811
Number Of Garage Cap: 3
Pool Private: yes
Pool Private Description: Gunite, Heated, In Ground
Roof: Composition
Stories: 1
Street Surface: Concrete
Style: Traditional

500 results returned maximum number of listings that can be presented.

SAVE SEARCH | NEW SEARCH | MODIFY SEARCH

Search: | Min Price: \$200,000 | Max Price: \$800,000

SqFt: | Max Days Listed:

Results per page: | Most expensive to least:

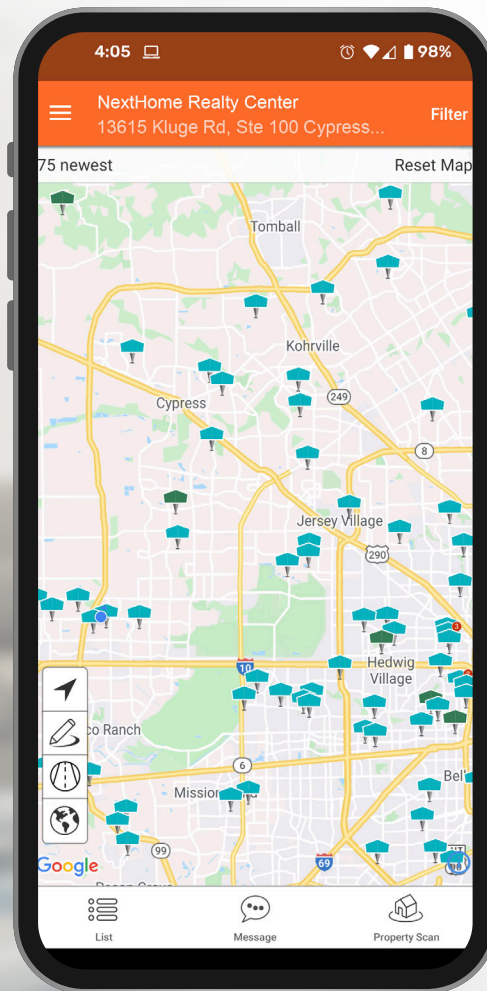
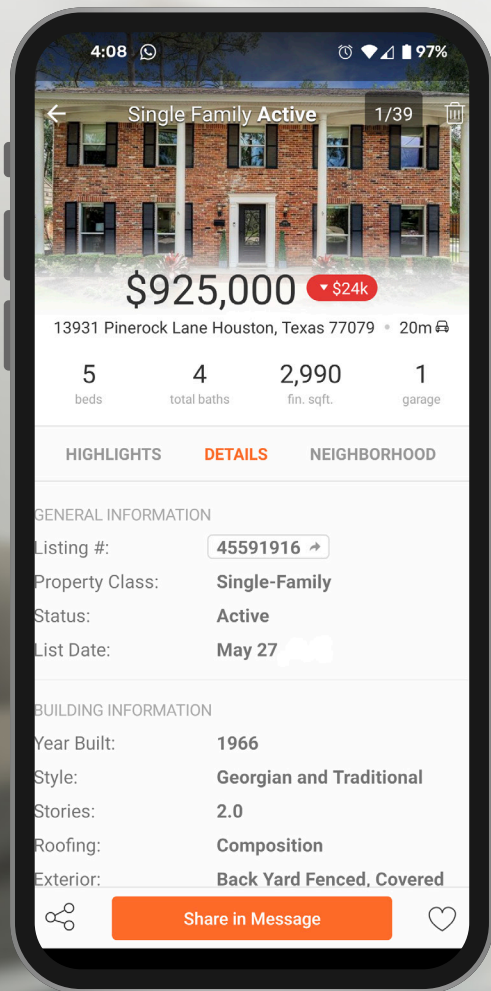
SEARCH RESULTS

18610 La Paloma Estates Drive, Cypress, TX 77433-5407
\$799,950

17811 Fairhaven Gateway Drive, Cypress, TX 77433-3573
\$799,000

THE HOME SEARCH

Helping You Find Your Home



SEARCH ON THE GO

- ▶ The NextHome Mobile Connect App allows for easy access to search for homes anywhere, anytime.
- ▶ The GPS feature allows you to see all properties (active and pending) in your vicinity.



We've got you covered with all the tools you need!

INSTANT NOTIFICATION OF NEW LISTINGS

Be the First to Know with The Portal

STAY ORGANIZED

Create and manage searches and favorites through your personal Portal dashboard.

- ▶ Create and save searches
- ▶ Receive instant notifications of new listings via text or email
- ▶ Save favorites
 - Take notes
 - Rate favorites
 - Receive status and price updates

Rob Rule
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NextHome Realty Center

Find a Home | My Searches | Favorites | Messages | My Agent | Help

Jump to a location | Start a New Search

80 Total 25 Visible listings from search Updated Search results | Newest | Grid | List

Roadmap | Map showing search results in the Jersey Village area of Houston, Texas.

\$321,900 New Listing Active
• **11314 Chestnut Woods Trail**
Houston, Texas 77065-3353
4 Beds, 2 Full Baths, 2,237 SqFt, Built in 1994
MLS#: 10785513 Property Type: Single-Family
Great four bedroom two bath home in Wortham Park! Easy access to 1960, 290, shopping, etc. Spacious...

1 / 20 | View Live Mortgage Payments

\$340,000 Price Decrease Active
• **4218 Heathersage Drive**
Houston, Texas 77084-3244
4 Beds, 2 Full Baths, 2,385 SqFt, Built in 1982
MLS#: 54853210 Property Type: Single-Family
High ceiling and open concept. Easy access to the highway, great area.

1 / 6 | View Live Mortgage Payments | Down Payment Resource

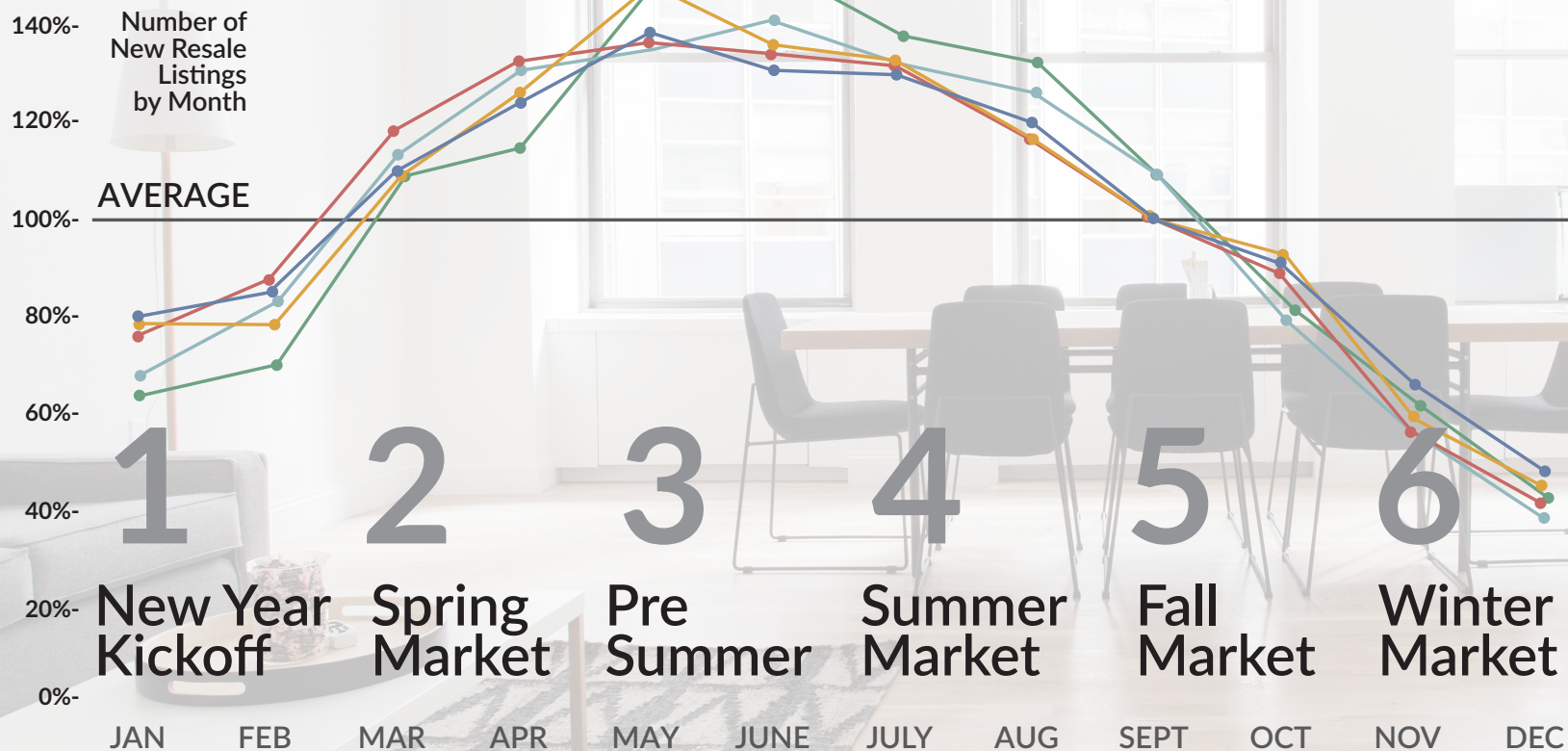
\$260,000 New Listing Active

TODAY'S MARKET STRATEGIES

The Yearly Housing Cycle

THE REAL ESTATE MARKET IS SEASONAL

It is important you know how supply and demand in each specific phase affects offer strategies.



*Five-year span of new resale listings

The best time to buy a home is when the timing is right for you.

INTERPRET THE DATA

Sales Activity Intensity

Let us guide you through the data, statistics, and numbers to help you make informed, educated, and confident choices throughout the home buying process.

Knowing the key market indicators and sales activity intensity by price range for your search area will help us evaluate the velocity of the current market and develop a pricing and offer strategy.

HOW DOES THE MARKET AFFECT YOU?

BUYERS MARKET

Selective Buyer Activity Intensity

- ▶ More than 5 months of inventory
- ▶ More homes available for sale

As a buyer, that means...

- ▶ More selection
- ▶ Less buyer competition
- ▶ Flat or softening of home prices

HEALTHY MARKET

Healthy Sales Activity Intensity

- ▶ 5 months of inventory is considered a healthy market

As a buyer, that means...

- ▶ Healthy buyer demand
- ▶ Healthy supply of homes for sale

SELLERS MARKET

High Sales Activity Intensity

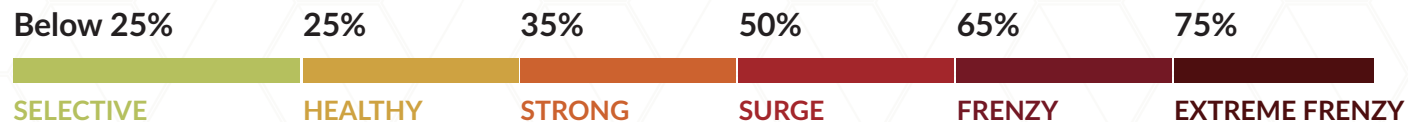
- ▶ 3-4 months or less of inventory
- ▶ Low or shortage supply of unsold inventory

As a buyer, that means...

- ▶ Less selection
- ▶ More buyer competition
- ▶ Potential multiple offer situations

SALES ACTIVITY INTENSITY SCALE

Percent of new listings pending in the first 30 days



UNDERSTAND THE LOCAL MARKET

Your Search Area - Your Price Range

When it comes time to negotiate for the best price and most favorable terms, we want you to feel confident you're getting the right home at the right price, aligned with your goals.

Buyer's Closing Costs

01/25/2023

Prepared for:

Buyer A

13615 Kluge Rd, Ste 100, Cypress, TX 77429

The following data is for estimation purposes only and the accuracy of the figures is not guaranteed. The actual costs with respect to each transaction will vary depending on the circumstances.

LOAN INFORMATION

Purchase Price	\$250,000.00	Down Payment	
Loan Amount (includes Up Front MIP, if not Pre-Paid)	\$241,250.00	Interest Rate and Loan Period	

CASH REQUIREMENTS

Title Insurance	\$1,623.00	Messenger Charge	\$
PMI or MIP Reserve	\$341.78	Appraisal Fee	\$
Transfer Fee (if any)	\$500.00	Loan Origination Fee	\$
Credit Report	\$65.00	VA Funding Fee (if pre-paid)	\$
Flood Certificate	\$40.00	Doc Prep Fee/Attorney	\$
Buyer Paid Discount Points	\$0.00	Settlement Fee	\$
Recording Fees	\$50.00	Buyer's Home Warranty Plan	\$
Application Fee	\$0.00	Survey	\$
Up Front MIP-FHA	\$4,221.88		

Total Estimated Closing Costs: \$

ESTIMATED PRE-PAID EXPENSES

Prorated Tax Amount	\$1,200.00	Insurance: Homeowner & Flood (14 mos reserve)	\$
Pre-Paid Interest	\$42.96		

Total Estimated Pre-Paid Expenses: \$

Prepared by:



(713) 291-6077

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13615 Kluge Rd
Cypress, TX

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Absorption Rate Positioning

Profile Buyer for this property: \$275,000 - \$350,000, 2000-2500 sf, 1 story, 4 BR, no pool

Zoned to Langham Creek or Cy Falls HS

Step #1: Define the "Playing Field" (Area, neighborhood, zip code,

Step #2: Sold properties in the past 12

Step #3: Sales rate (absorption rate) %

Step #4: New listings in the past 12 m

Step #5: New listings rate (accumulat

Step #6: Number of properties current

Step #7: At current sales rate, time re

Step #8: Odds of Selling within 30 Da

4.67 (Monthly sales rate #3) ÷ 9 (prop

Step #9: Positioning your property vs. 1

1. Condition: _____

2. Location: _____

3. Size (lot and house): _____

4. Features/Amenities: _____

5. Price: _____

Step #10: Market Positioning throug

100% Odds of Selling within 30

50% Odds of Selling within 30

33% Odds of Selling within 30

(Note: Adjust for season:

Status	Street #	Street Name	List Price	Close Price	Close Date	SF	S/SF List	S/SF Sold	Lot Size	Built	BR	BA	Garage	DOM	List Date
Subject	18323	Shirong Rock				2241			6900	1996	4	2	2		
Option Pending	8430	E Copper Village Dr	\$294,900		2015	\$146.35			6650	1997	3	2	2	2	6/17/2022
Sold	8218	Broken Timber Way	\$259,950	\$275,500	10/5/2021	2059	\$126.25	\$133.80	7200	1999	3	2	2	4	9/8/2021
Sold	8406	E Copper Village Dr	\$270,000	\$280,000	10/26/2021	2148	\$125.70	\$130.35	7458	1997	3	2	2	2	9/26/2021
Sold	16302	Candlerock Ct	\$270,000	\$295,000	8/17/2021	2268	\$119.05	\$130.07	9569	1995	4	2	2	2	7/14/2021
Sold	8523	E Copper Village Dr	\$284,900	\$310,000	2/18/2022	2197	\$129.68	\$141.10	8924	1997	3	2	2	2	1/21/2022
Sold	16307	Candlerock Ct	\$324,000	\$310,000	2/25/2022	2405	\$134.72	\$128.90	10467	1997	3	2	2	152	8/26/2021
Sold	8810	Dawnblush Ln	\$320,000	\$325,000	4/14/2022	2387	\$134.06	\$136.15	7200	2001	4	2	2	7	3/7/2022
Sold	8710	Candleshine Cir	\$325,000	\$325,000	2/9/2022	2273	\$147.38	\$147.38	7144	2001	3	2	1	4	1/12/2022
Sold	8210	Broken Timber Way	\$350,000	\$340,000	12/20/2021	2405	\$145.53	\$141.37	7200	1997	4	2	2	17	10/12/2021
Sold	8515	E Copper Village Dr	\$325,000	\$350,000	6/9/2022	2197	\$147.93	\$159.31	9103	1997	4	2	3	4	4/28/2022

All activity on Copper Village since 6/15/21
All homes have 2000-2500 of and NO pool

Rent vs Buy

01/25/2023

Rent

vs Buy

Monthly Rent Payment: \$1,675.00
Annual Return on Investment: 7%

Purchase Price: \$225,000.00
Down Payment: \$7,875.00
Mortgage Term: 30 years
Interest Rate: 6.5%
Monthly Mortgage: \$1,372.38
Monthly Tax: \$562.50
Monthly Total: \$1,934.88

Prepared by:



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COST BENEFIT ANALYSIS

Annual inflation rate over the course of 7 years (the time you would sell the home). Please allow for slight rounding

vs. Buying Costs	Amount	
\$160,015.72 Total of Interest Payments:	\$94,471.00	
Total Closing Costs:	\$4,342.50	
\$160,015.72 Total Property Tax Costs:	\$59,786.32	
Total Maintenance Costs:	\$10,628.68	
Total Homeowner's Insurance Costs:	\$9,964.39	
Total Association Dues:	\$7,971.51	
Total PMI Costs:	\$5,806.66	
Cost of selling home:	\$18,995.86	
Total Costs:	\$211,966.92	
Amount	Buying Benefits	Amount
\$7,696.95 Tax Savings:		\$31,285.71
Home Appreciation:		\$91,597.60
\$7,696.95 Total Benefits:		\$122,883.31
\$152,318.77 NET COST OF BUYING:		\$89,083.61

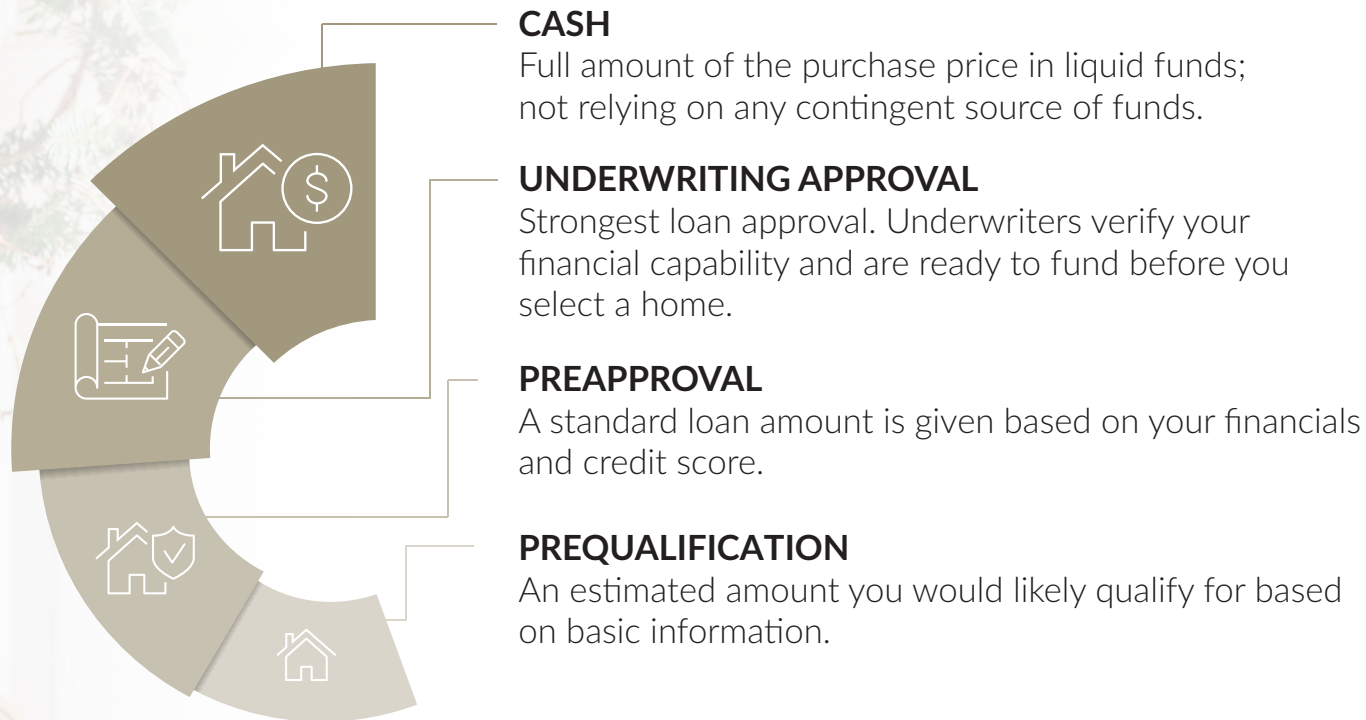
instead of buy.

Understand Key Market Indicators

PARTNER WITH A LENDER

Financing Your Home

We will partner with you and your lender to position you in the best light when competing with other offers. This will also provide any seller with a higher sense of certainty when reviewing your offer.



HOW DO YOU PLAN TO FUND YOUR PURCHASE?

It is imperative you share any contingent source of funds for your home purchase with your lender and us as early as possible.

- ▶ Proceeds from home sale
- ▶ 401k / Retirement funds
- ▶ Future earnings / stock
- ▶ Gift money

YOUR TRUSTED ADVISOR AND ADVOCATE

Exceptional Service & Results

Once you've selected a property, we want you to be confident with the price and terms of your offer.

- ▶ As your trusted real estate advisor and advocate, we will help you analyze recently sold data to help you determine the best offer price.
- ▶ We will guide you through selecting the appropriate paperwork and negotiate the most favorable buyer terms on your behalf.

Your representative
throughout the
entire process

THE HOME PURCHASE PROCESS

Keeping You On Track



YOUR SUPPORT TEAM

Working Together for a Successful Closing

These are some of the professionals that will be involved in a successful closing:

▶ **LOAN OFFICER**

Walks you through loan options, gathers documents, takes formal loan application.

▶ **LENDER/UNDERWRITER**

Reviews documents from Loan Officer and gives final loan approval.

▶ **INSPECTOR**

Evaluates the property for potential issues and provides a report detailing their recommendations (buyer pays for inspection when inspection is conducted).

▶ **APPRAISER**

Estimates the market value of the home (for the bank/lender). This person is randomly selected from a pool curated by the lender and we have limited influence with this professional.

▶ **TITLE**

Protects homebuyer against loss or damage occurring from liens, encumbrances, or defects in title or actual ownership of the property.

▶ **ESCROW**

Independent neutral third party by which the interests of all parties to the transaction are protected. Escrow will hold earnest money, prepare closing documents, and schedule for signing.

HOW DO YOU KNOW WHO TO CHOOSE?

Just like The Golden Rule Team, the support team you work with should be knowledgeable, experienced and willing to work with you to complete your home purchase.

We are happy to recommend lenders, inspectors, title and escrow companies and other professionals.

OUR COMMITMENT

Helping You Make the Right Move

100% Buyer Representation

- ▶ Listen, discover and understand what's important to you
- ▶ Help you with the home search process
- ▶ Share key market indicators to help you make an informed decision
- ▶ Negotiate the purchase price and terms
- ▶ Communicate with you each step of the transaction

