

A photograph of a rustic living room with a wooden ceiling and walls. A large round clock is mounted on the wall, and a large vase with dried branches sits on a tripod. Large windows offer a view of a garden with a wooden lattice and a path. The text 'ROB RULE'S — HOME BUYING ADVANTAGE' is overlaid in a serif font, with 'STRATEGIES FOR TODAY'S HOUSING MARKET' in a smaller sans-serif font below it.

ROB RULE'S — 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

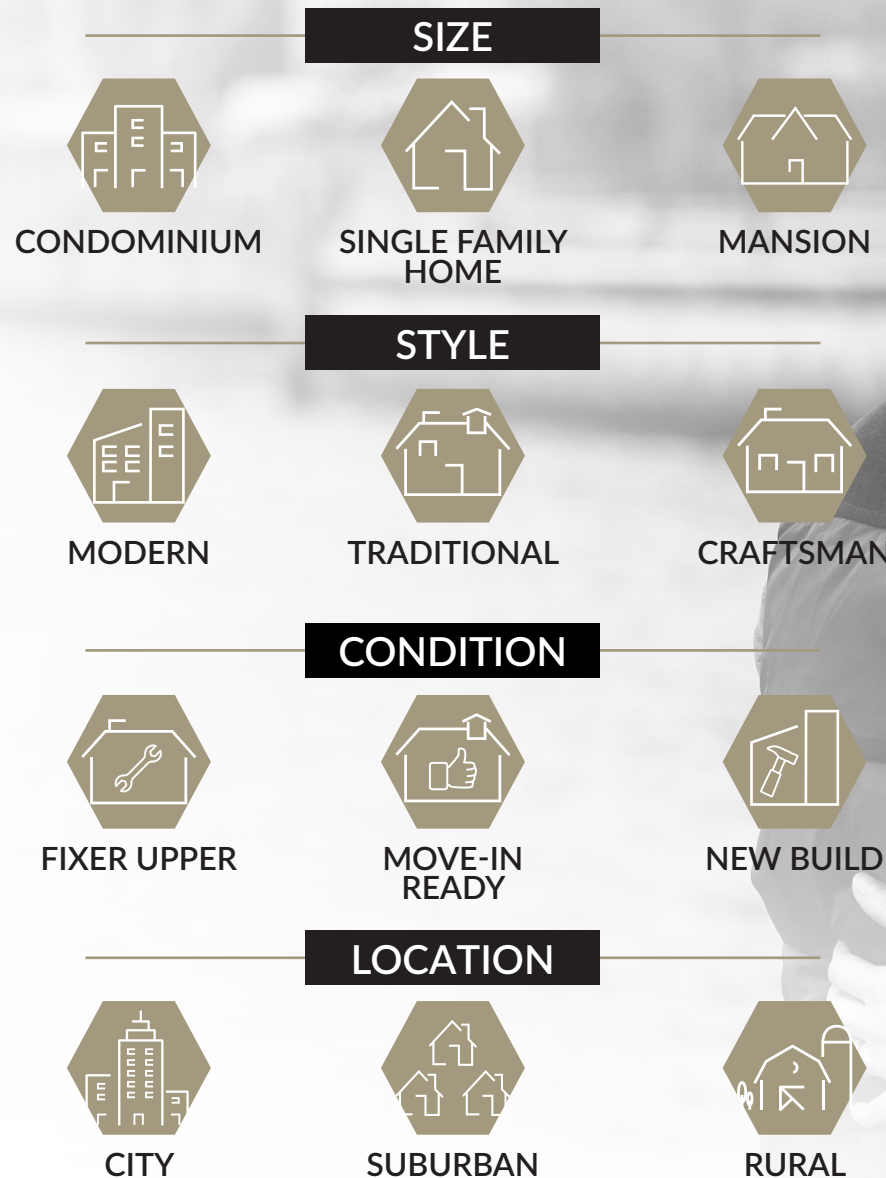
WANTS



	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

RR

HOME

ABOUT

BUY

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17811 Fairhaven Gateway Drive

Cypress, TX 77433

Prev Property

Next Property

Currently viewing 2 of 500

New Search

Modify Search

Back to Results

Save Property

More Information

Mortgage Calculator

Prequalify Buyer

Contact Agent

VIEW PHOTO GALLERY (40)

\$799,000

Option Pending

4

Price

Status

Bedrooms

4,035

0.501

59423251

SqFt

Acres

Listing ID

Pristine home nestled on a large 21,811 sq ft corner lot. Backyard OASIS Home offers pool, spa, outdoor cabana, outdoor kitchen & tons of patio area. Gleaming wood floors throughout this home. Study w/ French doors & formal living room featuring chandelier, custom faux painted ceiling. Open & desirable floor plan. Fabulous kitchen boasts lots of cabinets, drawers & counter space, stainless steel appliances including a Thermador oven and gas cooktop. Large walk-in pantry, granite countertops, raised dishwasher, apron sink are some of the features in the kitchen. Family room offers a stacked stone fireplace and views of the backyard oasis. Spacious primary bedroom includes a separate sitting area that offers a cozy fireplace, access door to the backyard. Spa like primary bathroom offers a jetted tub, dual vanities, separate shower and large walk-in closet with built-ins. Spacious secondary bedrooms. Huge game room/ media room upstairs w/ ensuite bathroom. Never flooded. No MUD taxes.

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

Heat System: Central Gas

Connections: Electric Dryer Connections, Gas Dryer Connections, Washer Connections

Interior: Crown Molding, Drapes/Curtains/Window Cover, Fire/Smoke Alarm, Formal Entry/Foyer, Fireweed for Alarm System, Spa/Hot Tub, Wired for Sound

Cool System: Central Electric

Master Bath Description: Double Sinks, Half Bath, Primary Bath + Separate Shower, Vanity Area, Whirlpool/Jetted Tub

Countertops: Granite

Microwave: 1

Dishwasher: yes

Oven Type: Convection Oven, Double Oven

Disposal: yes

Room Description: 1 Living Area, Breakfast Room, Family Room, Formal Dining, Gamesroom Up, Media, Study/Library, Utility Room in House, Wine Room

Fireplace Description: Gas Connections

Room Description: 1 Living Area, Breakfast Room, Family Room, Formal Dining, Gamesroom Up, Media, Study/Library, Utility Room in House, Wine Room

EXTERNAL

Acres Description: 1/2 Up to 1 Acre

Lot Size: 21811

Exterior: Back Yard Fenced, Covered Patio/Deck, Outdoor Kitchen, Spacious Tub, Sprinkler System

Number Of Garage Car: 3

Foundation: Slab

Pool Private: yes

Front Door Faces: East

Pool Private Description: Gunite, Heated, In Ground

Garage Carport: Auto Garage Door Opener, Double-Wide Driveway

Roof: Composition

Garage Description: Attached Garage

Stories: 1

Lot Description: Corner, Subdivision Lot

Street Surface: Concrete

Style: Traditional

About us

With over \$100 Million in personal sales, Rob Rule and The Golden Rule Team has developed a reputation as one of the most caring, dedicated and professional agents in the Greater Houston marketplace.

MORE

Facebook

The web is not only limited to the desktop. According to Statista, there will be over 2.5 billion smartphone users by the end of 2019. With the "ever-increasing" number of

Recent Posts

The Most Inspiring Interior Design Of 2016

7 Instagram accounts for interior design enthusiasts

Renovating a Living Room? Experts Share Their Secrets

Recent Commercial Real Estate Transactions

Interior design books for beginners

RR

HOME

ABOUT

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COMMUNITIES

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CONNECT

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

SAVE SEARCH

NEW SEARCH

MODIFY SEARCH

X Cypress

Min Price: \$200,000

Max Price: \$800,000

SqFt

Max Days Listed

Results per page

Most expensive to least

SEARCH

SEARCH RESULTS

18610 La Paloma Estates Drive, Cypress, TX 77433-5407

\$799,950

17811 Fairhaven Gateway Drive, Cypress, TX 77433-3573

\$799,000

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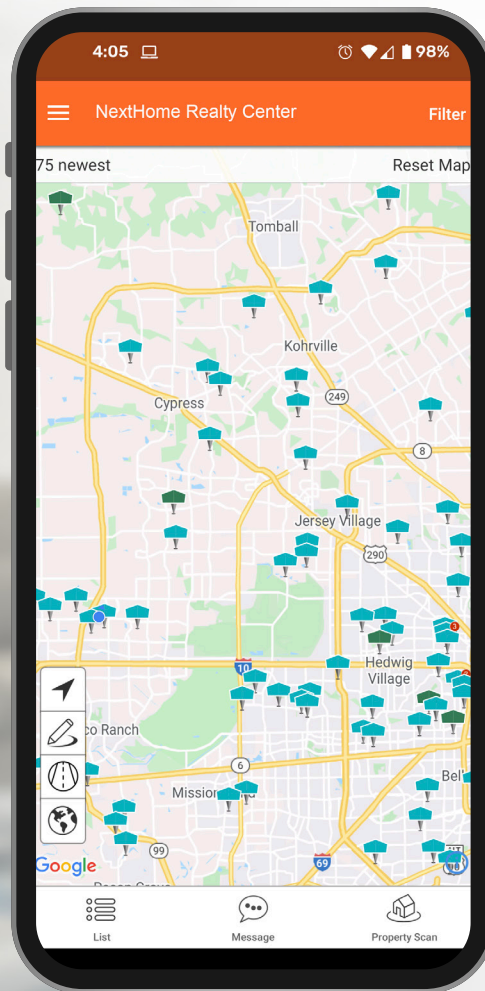
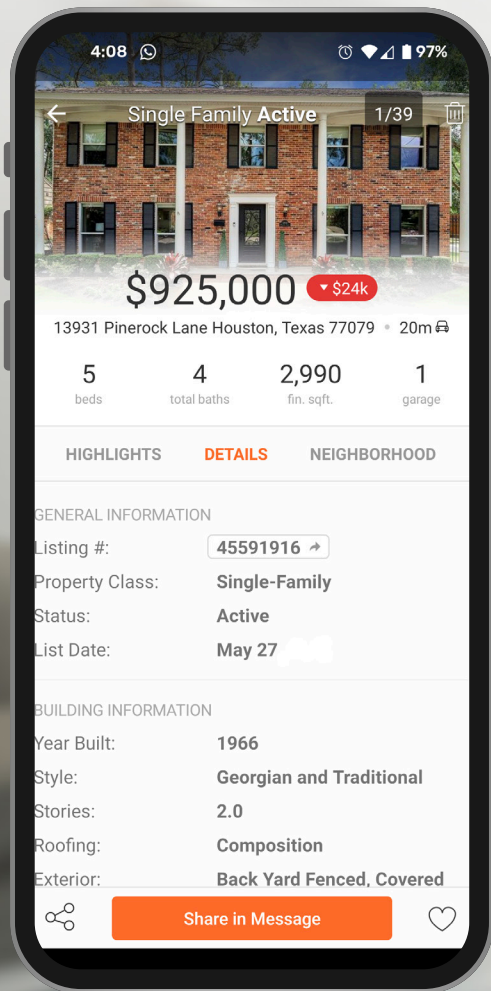
MORE

Facebook

The web is not only limited to the desktop. According to Statista, there will be over 2.5 billion smartphone users by the end of 2019. With the "ever-increasing" number of

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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Ph: 713-291-6077
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

11 Newest

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...

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.

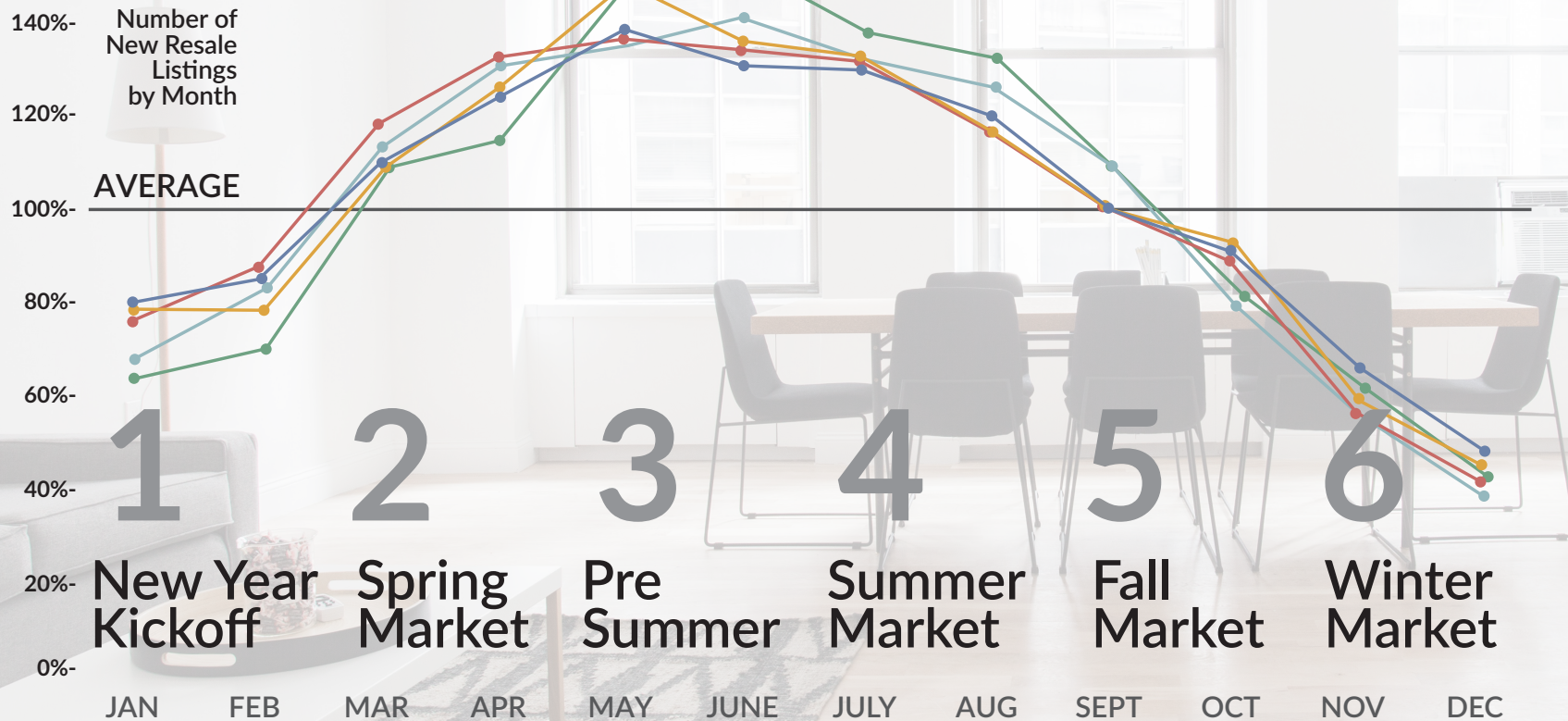
\$260,000 New Listing

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 Rob 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 him 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

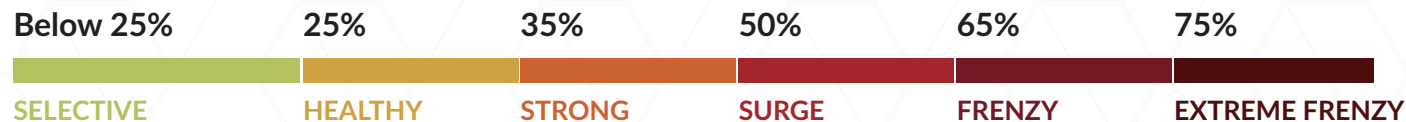
- ▶ 3-4 months or less of inventory
- ▶ Low or shortage supply of unsold inventory

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, Rob wants 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

Closing Date: June 30, 2023
Purchase Price: \$250,000.00 (FHA)
Sale Type: FHA



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rob@goldenrulehomes.com
NextHome Real Estate
13615 Kluge Rd Ste 100,
Cypress, TX

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: \$

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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 Day

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

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	15323	Shining 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	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	Candlestone Cir	\$335,000	\$335,000	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



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Cypress, TX 77429

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

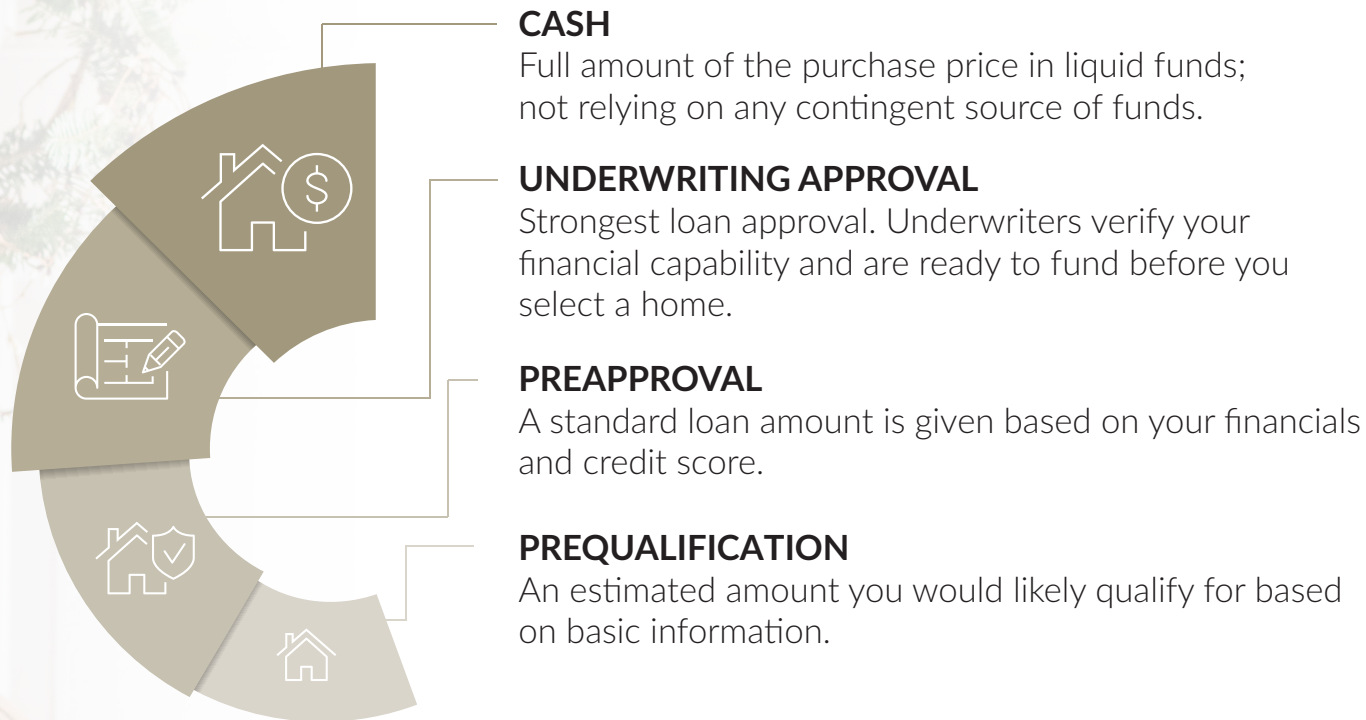
instead of buy.

Understand Key Market Indicators

PARTNER WITH A LENDER

Financing Your Home

Rob 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 Rob 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, Rob wants you to be confident with the price and terms of your offer.

- ▶ As your trusted real estate advisor and advocate, Rob will help you analyze recently sold data to help you determine the best offer price.
- ▶ He 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 Rob, the support team you work with should be knowledgeable, experienced and willing to work with you to complete your home purchase. He is happy to recommend lenders, inspectors, title and escrow companies and other professionals.

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

ROB'S 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