KAREN RENE'S
Home Buying Guide

KAREN RENE
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Helping Dreamers Find Home

MEET KAREN RENE

Hi, I'm Karen Rene, REALTOR® and founder of Realtor for Dreamers.

I believe homeownership should feel exciting, empowering, and achievable. Whether you're purchasing your first home, relocating to a new community, searching for a rental, or preparing to sell, my goal is to guide you with honesty, education, and support every step of the way.

Before real estate, I built my career in education, helping families navigate important decisions and life transitions. That same passion for serving others now drives my work in real estate.

As a Houston-area REALTOR®, I proudly serve buyers, sellers, renters, and relocating families throughout Clear Lake, Webster, League City, Pearland, Friendswood, Pasadena, Galveston County, and surrounding communities.

My mission is simple: to help dreamers turn their real estate goals into reality—one door at a time.

LET'S CONNECT

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Why Work With Karen Rene?

- ✔️ Education-First Approach
- ✔️ Clear Communication
- ✔️ Personalized Guidance
- ✔️ Local Market Knowledge
- ✔️ Buyer & Seller Support
- ✔️ Relocation Assistance
- ✔️ Trusted Resource Connections
- ✔️ Contract-to-Close Guidance

Real estate is more than a transaction—it's a major life decision. My goal is to help you feel informed, confident, and supported every step of the way.

My goal isn't simply to help you buy a house. My goal is to help you make a confident decision that supports your future.

The Home Buying Journey

YOUR ROADMAP FROM DREAMER TO HOMEOWNER

Preparing for Homeownership

01

First-Time Buyer Myths

❌ YOU NEED 20% DOWN

MANY LOAN PROGRAMS ALLOW QUALIFIED BUYERS TO PURCHASE WITH MUCH LESS DOWN.

❌ YOU NEED PERFECT CREDIT

A PERFECT CREDIT SCORE IS NOT REQUIRED TO BECOME A HOMEOWNER.

❌ RENTING IS ALWAYS CHEAPER

DEPENDING ON THE MARKET, OWNING CAN BUILD LONG-TERM WEALTH AND STABILITY.

❌ YOU CAN'T BUY IF YOU HAVE STUDENT LOANS

02 Financials

How much home can you afford?

Factors include:

- ✔ Income
- ✔ Monthly Debt
- ✔ Credit Score
- ✔ Down Payment
- ✔ Property Taxes
- ✔ Insurance Costs
- ✔ HOA Fees (if applicable)

Speak with a lender for personalized numbers.

Do you need a down-payment?

While it's ideal if you can put a 20% down-payment on your new home, it certainly isn't necessary. There are many ways to put down much less and with certain types of loans you may need as little as 3.5%.

03

Getting Pre-approved

Understanding Your Credit

It is important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

Loan programs vary, but many buyers find more financing options available with higher credit scores.

Pre-Qualification vs Pre-Approval

Many times these terms can be used interchangebly in different areas. You will want to ask your real estate agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases, change jobs or apply for new credit cards during this time.

Avoid These Common Mistakes

Opening new credit cards
Financing furniture or appliances
Changing jobs
Making large cash deposits without documentation
Missing payments

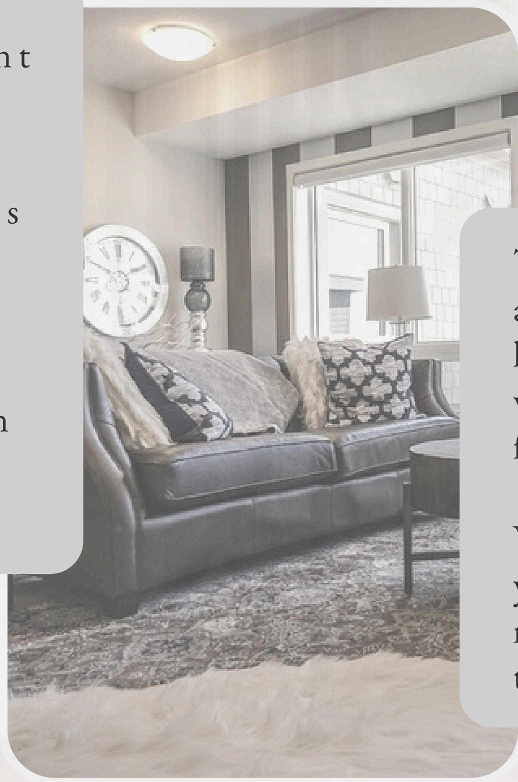
Find a Home

LET'S TURN YOUR WISH LIST INTO AN ADDRESS

Tour Homes

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?



Together we'll tour homes and compare features, location, condition, and value to find the best fit for your goals.

When you find THE house, your next step will be to make and offer and go through any negotiations.

Home searching tips......

✔ Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.

✔ Focus on the things you can't change like the neighborhood, lot or size of bedrooms.

✔ Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to make sure everything is in working order.

✔ Don't focus on cosmetic items that can be changed later.

✔ Visit neighborhoods at different times of day.

04 Offer & Negotiation

MAKING AN OFFER

Once you've found the right home, we'll review comparable sales, determine a competitive offer price, and submit an offer that protects your interests.

- ✔ Review comparable sales
- ✔ Determine a competitive offer
- ✔ Include appropriate contingencies
- ✔ Submit your offer

NEGOTIATION

After the offer is submitted, the seller may respond with a counteroffer. We'll work together to negotiate terms that best support your goals.

- ✔ Counteroffers
- ✔ Repair requests
- ✔ Closing cost negotiations
- ✔ Timeline adjustments
- ✔ Final contract terms

05 Inspection

An inspection contingency gives you time to evaluate the home's condition and negotiate repairs if needed. It also provides protection should significant issues be discovered during the inspection period.

Common Items Found During Inspections

- ✔ HVAC concerns
- ✔ Roof issues
- ✔ Plumbing leaks
- ✔ Electrical repairs
- ✔ Foundation concerns
- ✔ Water damage
- ✔ Drainage concerns
- ✔ Appliance deficiencies

Karen's Tip

Attend the inspection whenever possible.
Ask questions during the walkthrough.
Focus on major safety and structural concerns first.

Final Steps

06 Appraisal

- ✔ Ordered by your lender
- ✔ Determines the home's market value
- ✔ Helps protect you from overpaying
- ✔ May require renegotiation if value comes in low
- ✔ Completed before final loan approval

07 Loan Approval

- ✔ Lender reviews all final documents
- ✔ Employment and income may be verified again
- ✔ Avoid opening new credit accounts
- ✔ Avoid large purchases before closing
- ✔ Secure homeowner's insurance
- ✔ Receive final approval ("Clear to Close")

08 Schedule your move

You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

09 Closing

- ✔ Complete your final walk-through
- ✔ Bring a valid photo ID
- ✔ Bring any required certified funds
- ✔ Review and sign closing documents
- ✔ Receive keys to your new home
- ✔ Change locks and garage codes after move-in
- ✔ Celebrate becoming a homeowner!

Resources

TURNING DREAMS INTO ADDRESSES.

PREFERRED LENDERS

NEED A TRUSTED LENDER?
CONTACT ME FOR MY CURRENT LIST OF PREFERRED LENDING PARTNERS.

HOME INSPECTORS

NEED AN INSPECTOR?
I CAN CONNECT YOU WITH REPUTABLE INSPECTORS SERVING THE GREATER HOUSTON AREA.

INSURANCE PROVIDERS

NEED HOMEOWNER'S INSURANCE?
ASK ME FOR TRUSTED LOCAL INSURANCE REFERRALS.

UTILITY SETUP CHECKLIST

- ✔ ELECTRICITY
- ✔ WATER
- ✔ INTERNET
- ✔ TRASH SERVICE
- ✔ CHANGE ADDRESS WITH USPS

BUYER DOWNLOADS

FIRST-TIME BUYER PROGRAMS
DOWN PAYMENT ASSISTANCE PROGRAMS
UTILITY TRANSFER CHECKLIST
HOME MAINTENANCE CALENDAR
MOVING CHECKLIST

HELPFUL LINKS

MORTGAGE CALCULATOR
DOWN PAYMENT ASSISTANCE PROGRAMS
HAR.COM
CREDIT MONITORING
HOME MAINTENANCE CHECKLIST

KAREN RENE, REALTOR®
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READY TO START YOUR HOMEOWNERSHIP JOURNEY?
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Let's turn your dream into an address.

Dreamer's Home Buying Checklist

- ☐ SCHEDULE BUYER CONSULTATION
- ☐ GET PRE-APPROVED
- ☐ DETERMINE BUDGET
- ☐ CREATE WISH LIST
- ☐ TOUR HOMES
- ☐ SUBMIT OFFER
- ☐ SCHEDULE INSPECTION
- ☐ OBTAIN INSURANCE
- ☐ FINAL WALKTHROUGH
- ☐ CLOSE & CELEBRATE

DREAMER'S NOTES:

THANK YOU, DREAMER
HOMEOWNERSHIP IS MORE THAN A TRANSACTION—IT'S A MILESTONE.
THANK YOU FOR ALLOWING ME TO BE PART OF YOUR JOURNEY.

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