

Home Buyer Guide

PEOPLE 1ST

REALTY

GLORIA WATSON

The complete guide for helping you take the first steps towards finding home.

Gloria M. Watson

Broker, Founder



ABOUT ME

Gloria M. Watson is a bilingual Real Estate Broker, Founder, TRLS and TSCA. Ms. Watson's extensive training through Ilumni Institute, which is the premier divorce real estate education platform in the United states, provided her many of the tools needed to handle all realms of real estate transactions with expertise.

She educates and empowers her clients to make the best real estate investments based on extensive knowledge of the current market with integrity and dedication.

With 24 years of customer service, she excels in understanding client needs and ensures excellence in all aspects of service. With a passion for education, she continues to invest time for continued education to maximize her knowledge which allows her to provide specialized services to her community.

Hablamos Espanol!



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TOP 10 QUESTIONS BUYERS ASK

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TOP 10 QUESTIONS BUYERS ASK

Question #1:"How much do I need for a down payment?"

Answer: It depends on your loan type. FHA loans can go as low as 3.5% down. VA loans — available to our military families — can be zero down. Conventional loans vary. The key is getting with a lender early so you know your number.

Question #2:"Do I need to be pre-approved before I start looking?"

Answer: Yes — and here's why it helps you. A pre-approval letter shows sellers you're serious, and it tells us exactly what price range to search in. No surprises later.

Question #3:"How long does the buying process take?"

Answer: From contract to close, most transactions take 30–45 days. Finding the right home can take longer depending on the market. In Central Texas right now, being ready to move quickly matters.

Question #4:"Who pays the realtor fees?"

Answer: This is a great question, especially with recent industry changes. Let's talk through it together — every transaction is a little different, and I want you to understand exactly what to expect before we ever write an offer.

Question #5"What's the difference between pre-qualification and pre-approval?"

Answer: Pre-qual is a quick estimate. Pre-approval means a lender has actually reviewed your income, credit, and assets. Sellers take pre-approval seriously — pre-qual not as much.



TOP 10 QUESTIONS BUYERS ASK

Question #6:"Should I buy now or wait?"

Answer: It depends on your loan type. FHA loans can go as low as 3.5% down. VA loans — available to our military families — can be zero down. Conventional loans vary. The key is getting with a lender early so you know your number.

Question #7:""What happens if something comes up in the inspection?"

Answer: You have options. We can negotiate repairs, request a price reduction, ask for a credit at closing — or in some cases, walk away. The inspection period exists to protect you.

Question #8:"Can I buy a home with less-than-perfect credit?"

Answer: Often, yes. There are loan programs designed for buyers who are still building credit. I'll connect you with lenders who specialize in finding solutions, not just turning people away.

Question #9 : "What are closing costs, and how much should I expect?"

Answer: Closing costs typically run 2–5% of the loan amount and cover things like title, lender fees, and prepaid insurance. We'll review an estimated closing disclosure before you ever get to the table.

Question #10 "How do I know if a home is priced right?"

Answer: That's exactly what I'm here for. I pull comparable sales, review market trends, and give you a clear picture — so you can make a confident, informed offer. Have a question that's not on this list? Send me a message. There's no such thing as a silly question when it comes to one of the biggest decisions of your life.



THE BUYER ROAD MAP

As your Real Estate Agent, I will provide you with a clear and concise summary of the timeline for purchasing your home. My goal is to ensure that you feel confident and supported throughout each step of this process.



FINANCES

Before you embark on your home search, it is highly advisable to initiate a conversation with a lender and obtain pre-approval. This step is crucial as it allows you to gain valuable insights into your financial situation and receive answers to any inquiries you may have. By doing so, you will obtain a precise understanding of the price range you are pre-approved for and receive an estimate of the expenses you should anticipate.



Questions to ask when interviewing potential lenders...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?

Part 2

FINANCES

When it comes to calculating your pre-approval, lenders consider various factors. To ensure preparedness, it is advisable to gather the following documents, as they are commonly requested during the process:

- **Tax Returns**
- **W-2 Forms**
- **Pay Stubs**
- **Bank Statements**
- **List of Monthly Debt**



HOME SEARCH

As your dedicated Real Estate Agent, I prioritize assisting you in achieving your personal goals. Understanding your unique circumstances and aspirations regarding the purchase of your home is of paramount importance to me. By understanding your situation comprehensively, I can tailor my approach and strategies to ensure that we work together effectively in accomplishing your desired outcome.

STEP 1

Once you have engaged in a conversation with a lender and obtained pre-approval, we will proceed with your online home search. To facilitate this process, I will establish an automated search for you on the Multiple Listing Services (MLS) platform. This will enable you to receive regular updates and notifications regarding new listings that match your criteria. By utilizing this efficient system, we can streamline the search process and ensure that you have access to the most up-to-date and relevant information in your quest for the perfect home.

STEP 2

During the home search period, we will engage in comprehensive discussions to ensure that I can provide you with the best possible assistance. We will delve into various aspects, including your ideal price range, must-haves, deal breakers, location preferences, and even considerations such as school districts. By thoroughly understanding your requirements and preferences, I will be equipped to tailor the search process to align with your specific needs. This collaborative approach will enable us to maximize the effectiveness of our efforts and ultimately find the ideal home that meets your criteria.

STEP 3

Once you express interest in a particular home, we will promptly schedule a showing for you to view the property in person. If the home meets your criteria and you are satisfied with it, we will proceed to draft an offer for the property. Upon receiving an accepted offer from the seller, you will enter into a legally binding agreement known as being "Under Contract." This signifies that both parties have agreed to the terms and conditions outlined in the offer, and the process of finalizing the purchase will commence.







IMPORTANT INFO

What factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deals in a new home?

Any specific not mentioned above:

MUST HAVE HOME CHECKLIST

Place a check mark next to any amenity that you consider a must have on your next home.



KITCHEN

- [ ] Island
- [ ] Updated Countertops
- [ ] Walk in Pantry
- [ ] Updated Cabinets
- [ ] Breakfast nook
- [ ] Updated appliances

BATHROOMS

- [ ] Double Vanities
- [ ] Bathtub
- [ ] Updated Pantry
- [ ] Walk in shower
- [ ] Guest bathroom

MAIN LIVING AREA

- [ ] Walk-in closet
- [ ] Split floor plan
- [ ] Storage space
- [ ] Master on main

ADDITIONAL FEATURES

- [ ] Hardwood floors
- [ ] Fireplace
- [ ] Office
- [ ] Formal dining room
- [ ] Open floor plan
- [ ] Front porch
- [ ] Separate laundry area
- [ ] Parking space

OFFERS AND NEGOTIATIONS



INFORMATION NEEDED

- Pre-approval letter
- Offer Price
- Inspection Period
- Financing Amount
- Escrow Deposit
- Closing Date
- Closing Costs



OFFERS & NEGOTIATIONS PART 2

MULTIPLE OFFER SITUATION

it's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple-offer situation.

- Submit your Pre-approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

ESCROW

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs. and move forward with your loan application. The entire process from contract to close typicaly takes between 30-45 days.



INSPECTION PERIOD

TYPES OF POTENTIAL INSPECTIONS

- Home Inspection
- Radon Testing
- Wood-Destroying organism (WDD) Inspection
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Roof Inspection
- Septic Inspection
- Lead Based paint Inspection

RECOMMENDED HOME INSPECTORS

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



INSPECTION TIME PERIOD

The typical inspection period is between 1-4 days

it is critical that we begin scheduling the inspections vou choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.



RECOMMENDED HOME INSPECTORS

Please feel free to reach out and interview some of the inspectors that I know and trust.

ROYSE COCKRELL , Quality Real Estate Inspections



+1 254-226-9246

roysegatesville@aol.com

Gatesville, TX

quality-inspect.com

AVERSION INSPECTIONS

254-931-7978

clientcare@aversoninspections.com

Temple, Texas USA

https://aversoninspections.com/

DOYENNE INSPECTION

512-655-9940

support@doyenneinspections.com

Austin, Texas USA

https://www.doyenneinspections.com/

PREPARING FOR CLOSING DAY!

1. LOAN APPLICATION AND APPRAISAL

After the contract has been executed, you will usually have a window of 3-5 days to initiate the loan application process with your lender. Following this, the lender will proceed to order an appraisal once we have completed the inspection period. In the event that your contract is contingent upon the appraisal, it means that if the appraisal value is lower than the offer you made, we will have an opportunity to renegotiate the price. This ensures that you have the chance to adjust the terms of the agreement based on the appraisal results, allowing for a fair and informed negotiation process.

2. HOME INSURANCE

Prior to the closing day of your home, it is essential to secure a Homeowner's Insurance Policy. This policy should be effective starting from the closing day itself. If you have not yet chosen an insurance company to work with, please don't hesitate to contact me. I will gladly provide you with a list of recommended insurance providers to assist you in finding the right coverage for your new home. Ensuring that you have adequate homeowner's insurance in place is crucial for protecting your investment and providing peace of mind.

3. IMPORTANT REMINDER

While it's understandable to feel excited about furnishing your new home and making it your own, it is crucial to exercise caution during this period. It is highly advisable to refrain from making any significant purchases, opening new lines of credit, or changing jobs. These actions can potentially impact your financial stability and jeopardize the mortgage approval process. If you have any doubts or questions, I strongly encourage you to reach out to your Real Estate Agent or Lender for guidance and clarification. Their expertise will help ensure that you navigate this critical phase of the home buying process with confidence and avoid any potential complications.

4. CLEAR TO CLOSE

Receiving the news that your loan documents have been approved by the mortgage underwriter is truly delightful for both of us! This significant milestone allows us to proceed with confidence and confirm the closing date with the title company or attorney. It signifies that all the necessary steps have been successfully completed, bringing us one step closer to the finalization of your home purchase. Rest assured, we will continue to work diligently to ensure a smooth and successful closing process.

CLOSING

PRIOR TO CLOSING, YOU SHOULD PREPARE TO CHANGE ALL UTILITIES INTO YOUR NAME, AND COMPLETE A FINAL WALK THROUGH TO CHECK FOR ANY OUTSTANDING ITEMS FROM REPAIRS.

THE CLOSING PROCESS FINALIZES THE PURCHASE OF YOUR HOME AND MAKES EVERYTHING OFFICIAL. THE CLOSING IS WHEN YOU SIGN ALL LENDER AND TITLE DOCUMENTS, AND RECEIVE THE KEYS.



A FEW THINGS TO BRING TO CLOSING

- A valid government issued photo ID
- Cashier's check for the total amount due
- Outstanding documents for the title company or mortgage loan officer

WHAT TO EXPECT

At a home loan closing at the title company, you'll review and sign all final documents — including your loan agreement, closing disclosure, and deed. You'll pay closing costs and your down payment (if not already wired). The title company will verify funds, record the deed, and issue your title insurance. Once complete, you'll get your keys and officially own your new home!

YOUR COST

Some of the most common fees include:

- Escrow fees
- Recording and notary fees, if applicable
- Title search and title insurance
- Origination, application and underwriting fees from lender
- Appraisal fees
- Local transfer taxes
- Homeowners Insurance
- Home Owners Association fees, if applicable

AFTER CLOSING

Make sure to keep copies of all closing documents for tax purposes.

MY RECOMMENDED LENDERS

Please feel free to reach out and interview some of the lenders that I know and trust.

CHANI WASHBURN, FC MORTGAGE



254-394-LOAN

Chani.washburn@1stnb.com

Belton, Texas USA

https://www.fcmloans4u.com/chani-washburn

JIMMY ALEXANDER, SWBC MORTGAGE



254.289.5626

JAlexander@swbc.com

Killeen, Texas USA

www.jimmyalexanderteam.com

NICOLE LYNN JAMES, DHI MORTGAGE



254-598-2454

NLJames@dhimortgage.com

Temple, Texas USA

www.dhimortgage.com/Loan-Officers/Nicole-James.aspx

THE DECISION TO BUY A HOME IS AN EXCITING ONE



AS YOUR AGENTS, WE GO ABOVE AND BEYOND TO HELP

consistently providing you with the expert guidance you deserve throughout the home buying process.

WHO WE ARE

PEOPLE 1ST

REALTY

GLORIA WATSON

MISSION statement

“To provide an avenue for agents to become successful together and to become the premier team of professionals in Central Texas, dedicated to serving and improving our community through our service.”

VISION statement

"To provide unparalleled service to our clients through Integrity, dedication, and community Involvement!"

At People 1st Realty, our name says it all — people come first, always. We are a team of experienced real estate professionals who genuinely care about the clients we serve and the communities we call home. We believe that real estate is about more than just buying and selling property — it is about helping people find the place where life happens, where families grow, and where dreams take root. Whether you are buying your first home, selling a longtime property, or exploring investment opportunities, we are committed to walking alongside you every step of the journey and making sure your real estate experience is one you feel good about from start to finish. At People 1st Realty, you are never just a transaction — you are family.

Client Testimonials

MIGUEL BEDOLLA

Gloria was amazing, best Realtor in all of Texas!

SARAI BEDOLLA

Gloria was absolutely amazing. She helped us every step of the way. Made us feel comfortable and waaayyy less stressed about the home buying experience. She was so knowledgeable and went the extra mile for us. 100% recommend.

ELLEN WRIGHT

Miss Gloria is great and I am grateful we got a home

ASHLEY WILLIAMS

Gloria Watson is amazing! She took away all the stress in our home buying process. Gloria answered questions we did not even think of as first time home buyers. I never thought the process could run so smooth, but she ensured it did! One extra plus is she always made herself available through our different work hours. It was truly a blessing to have her on our side!

MINDY ROGERS

Always a pleasure to work with anytime I get the chance! Knowledge in real estate and loves to give top notch service

ARTHUR CHAMBERS

Gloria did such an amazing job making the process for buying my first home stress-free. She really went to extra mile to make sure that I found the best home possible. I truly appreciate the time you took outside of regular work hours to check in with me and keep me updated during each step of the process. I love my new home, thank you Gloria.

CHANTEL SMITH

Gloria is AMAZING! She goes above and beyond.

JOSH WATSON

There is no better in the business! People 1st is not just a name but truly a core value to Miss Watson. I can't imagine anyone else that will advocate for your best interest more.

JEROLD MARTINEZ

Gloria is an amazing realtor. I met her doing business with a customer of ours. Since then she was able to assist me purchasing a new home. She was there every appointment and i really appreciated that. If you guys need a realtor she is the one.

Client Testimonials

ABBI FOUQUETTE

To start off, Gloria is the most wonderful and helpful person I have ever met. When purchasing my first home she was my advocate/ advisor on all things home related. She not only helped me purchase my home she also helped me sell the home. Again she was there every step of the way! Not only did she help with both the closing and selling of my home but she takes care of you after the close and sell of your home. She reaches out to make sure you're settling in and if you're on to bigger and better things she makes sure to remember and gives the most thoughtful gifts. Truly with my whole heart Gloria is the best and I wouldn't work with anyone but her if you are purchasing a home or selling a home.

TAMI PRICE

Gloria stands out as an exceptional real estate professional whose expertise and dedication make her an invaluable asset to anyone navigating the real estate market. Whether clients are looking to buy, sell, or invest, Gloria's knowledge and experience ensure they are in capable hands. Her commitment to providing top-notch service is evident in every interaction, making the process smooth and successful. It's a genuine blessing to count Gloria as a referral partner. Her professionalism and passion for real estate shine through, making her an amazing collaborator. I wholeheartedly recommend Gloria Miller to anyone in need of real estate services and look forward to continuing our partnership.

TANNER SHELDON

We used Gloria at People 1st for both buying and selling our home! Very professional and friendly guidance for both processes!

PRINCILLA WOOBEY

Mrs Gloria is my second realtor and I will pick her over and over again. The difference is just too big. Mrs Gloria helped me get my second home and this lady will literally put your needs first. Her honesty and patience is what stands out to me I have seen many homes that I thought was best for me, and she rather advised me on why it's not the best and rather helped me patiently get what was the best. She went house hunting with us the entire day and made sure everything was good. Every house we found she gave us the pros and cons on buying them and that makes me appreciate her a lots. Most people that I worked with rush into making us buy anything just so they can make their money but she was the opposite. I recommend her to anyone looking for a realtor you wouldn't regret choosing her.

CHRISOPHER JAMES

Gloria did an amazing job helping us write an offer on the property of our dreams. We encountered a few obstacles along the way but knew we were in good hands with Gloria! Thank you for everything!!

TIFFANY C.

We have bought and sold houses several Times over the years, And through all those transactions we've had different realtors. Gloria is by far the best realtor we have ever had! She is extremely professional, kind, knowledgeable and genuinely cares about you and helping you find the perfect home. If we ever need to buy or sell again, she's the only realtor we will use!

Client Testimonials

JACOB MONTANO



Gloria was able to get me into a new build homes the process was fast only a week to close and move in!! She was very helpful and very honest.
Thank you Gloria!!

MELISSA GARZA



We were grateful to have Gloria help us 5 years ago with the purchase of our home. It was a no brainer that we would also use her to sell our home. She has such a stream line process and is informative and communicative during everything.

ROXANA ROMERO





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