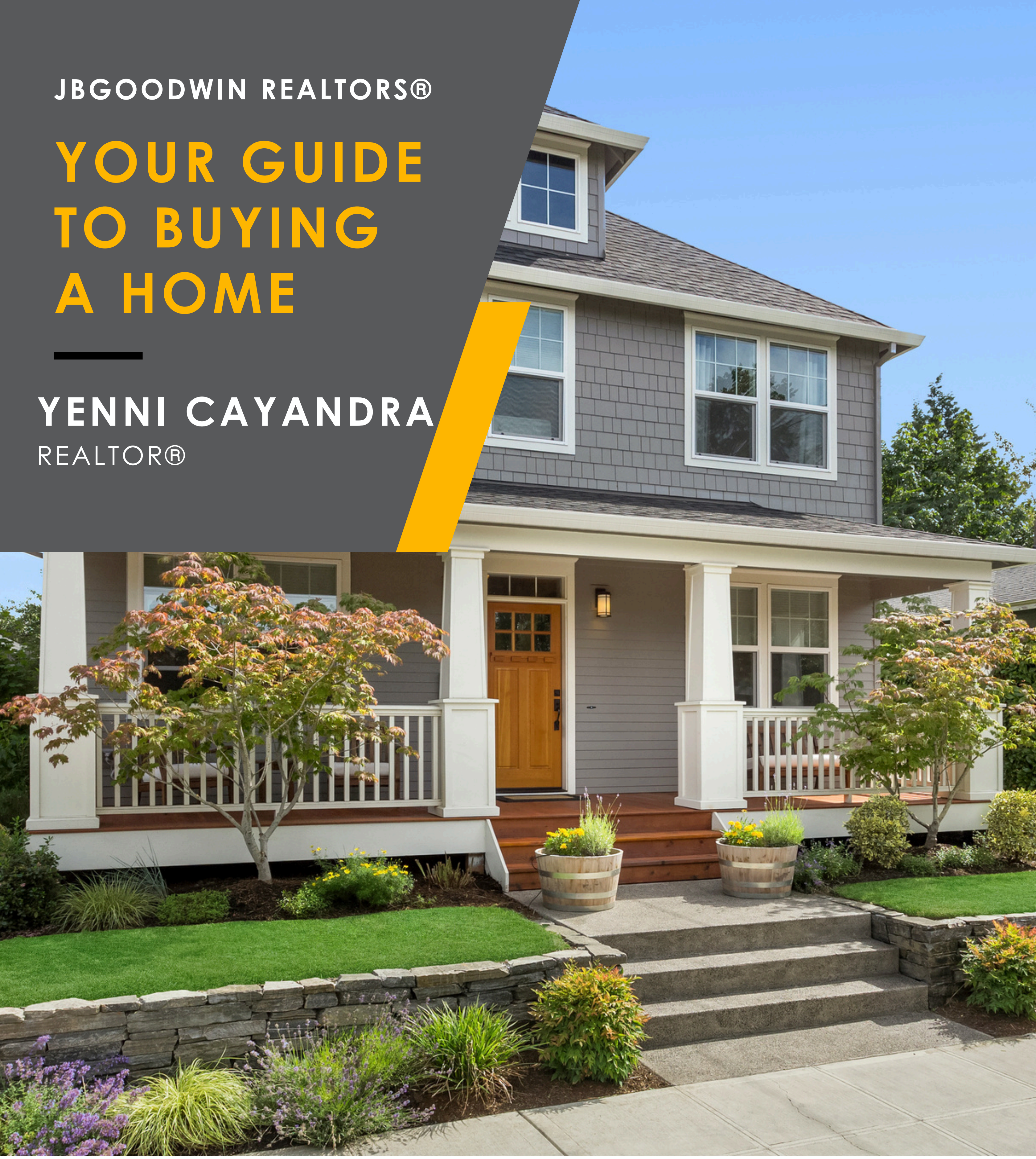
JBGOODWIN REALTORS®

YOUR GUIDE TO BUYING A HOME

YENNI CAYANDRA
REALTOR®



OUR STORY

OVER A HALF-CENTURY OF HELPING PEOPLE BUY, SELL AND LEASE HOMES

Founded in Austin in 1972 with a simple mission statement of "Help People," JBGoodwin REALTORS® has now been successfully serving Central-South Texas for more than 50 years.

As one of the area's largest and most trusted independent real estate brokers, we have helped thousands of individuals and families find the home of their dreams.

Today, we proudly continue our work from eight offices across the region, and with a team of highly-trained agents and real estate support staff.

JBGoodwin REALTORS® was also recently honored to be designated a Texas Treasure Business by the Texas Historical Commission.

At JBGoodwin, we strive to provide our clients with the highest level of service and expertise, so if we can assist with any of your real estate needs, please reach out to your agent today to schedule a time to chat. We look forward to serving you!

An Award-Winning Workplace/Culture

Since 2011, JBGoodwin REALTORS® has been a perennial Austin and San Antonio Top Workplaces award winner, and in 2023 and 2025, was enormously proud to be named a Top Workplaces USA award winner, finishing FIRST in the nation both years!

We have the best team in the industry, and it shows!

JBGiving

Proudly Giving Back To Our Communities

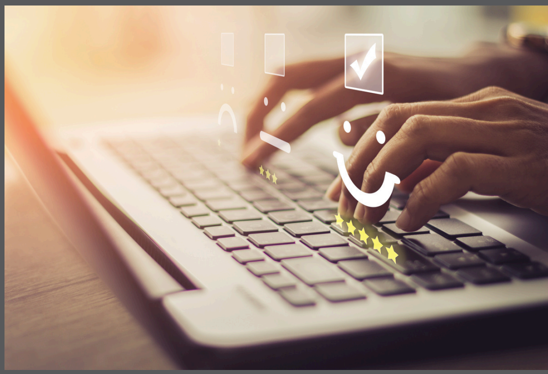
JBGoodwin at a community for the formerly homeless

Through our charitable arm, JBGiving, JBGoodwin REALTORS® takes part in frequent volunteer and fundraising activities for local organizations, including Habitat For Humanity, the San Antonio and Central Texas Food Banks, Community First Village, the Salvation Army, The Susan G. Komen Foundation and a number of others.

Please contact me for information on how you too can get involved in our important efforts to give back to the communities we live and work in.

Reviews From Our Valued Clients

THE MOST 5-STAR GOOGLE REVIEWS IN OUR MARKETS!



At JBGoodwin, we love working hand in hand with our clients, and are honored that they have responded by awarding us hundreds of 5-Star Google Reviews for our service.

When you're ready for that type of dedication to you and your real estate transactions, please reach out and let's chat!

JB Goodwin REALTORS®

ABOUT ME

YENNI CAYANDRA
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Hi, I'm Yenni Cayandra, I originally moved from Indonesia and built my life here step by step, so I truly understand what it feels like to search for stability, community, and a place that finally feels like home. That's why I'm passionate about helping others find a home in Austin that fits not just their budget, but their lifestyle and long-term goals.

My style is simple: I'm friendly, responsive, and organized. I'll guide you through the process without pressure, explain things clearly, and make sure you always know what's happening and what comes next.

Before real estate, I worked for years in fast-paced environments where details mattered every day, staying organized, keeping things running smoothly, and always following through. That same work ethic is exactly how I show up for my clients now.

I also love creating helpful content and sharing local insights, because buying a home isn't just about a house — it's about finding the right fit for your life.
If you're thinking about buying your first home or making a move in the Austin area, I'd love to help you feel confident every step of the way.

A WORD FROM MY CLIENTS

Eli H.

Yenni is absolutely amazing!
She made getting our new house so much easier than myself trying figure it all out. Highly recommend her for your next house!

Tanner H.

Our home transition could not have been any easier or less stressful!
She made it super easy!

Sam K.

She was an amazing locator thorough, patient, and always found apartments that matched my needs. She even came to tours, not just sent listings. Highly recommend.

Direct Buyer

PROGRAM

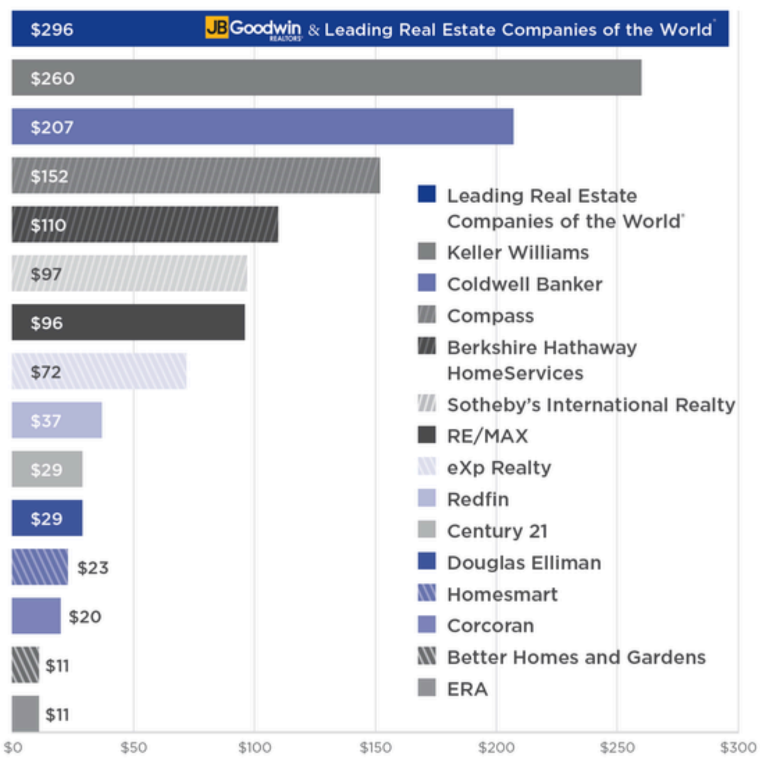
Through the JBGoodwin Direct Buyer Program, I can instantly communicate with hundreds of JBGoodwin agents who may have sellers and listings that are ideal for your personal needs.

Direct Buyer allows you to gain exclusive previews and access to properties yet to be listed on the MLS. Reach out to learn more.

Global Reach

JBGoodwin REALTORS® is a proud member of the by-invitation-only network, Leading Real Estate Companies of the World® (LeadingRE). LeadingRE is home to the world's market-leading independent residential brokerages with 550 firms and 150,000 sales associates producing 1.3 million global transactions. Membership is based on the unparalleled performance and trusted relationships that result in exceptional client experiences.

As a LeadingRE company, we can help you buy and sell a home across the globe!



ADDITIONAL HIGHLIGHTS

- More #1 market share companies in top markets than any network
- 10 of the top 25 real estate companies in the U.S.
- Top-rated luxury real estate program
- Award-winning learning platform, Institute, recognized by Training Magazine

BENEFITS OF USING A PROFESSIONAL REALTOR®

When buying a home, having a professional REALTOR® by your side can make all the difference. From navigating the market to ongoing support after the transaction, a REALTOR® offers a range of essential services designed to simplify the process, protect your interests, and ensure a successful home purchase. Here are many of the ways they can help.

NAVIGATING THE MARKET

A professional REALTOR® can guide you through the complexities of the housing market, providing insights into neighborhood trends, property values, and available inventory. With their expertise, you can confidently explore options that align with your needs, ensuring a well-informed and successful home purchase.

DETERMINING BEST PRICE

REALTORS® conduct thorough market analyses to determine a fair and competitive offer price. By evaluating comparable properties, recent sales, and market conditions, they help you make an informed decision, ensuring you don't overpay and securing the best value for your investment.

NEGOTIATING ASSISTANCE

With skilled negotiation techniques, REALTORS® advocate on your behalf to secure the most favorable terms. They can handle counteroffers, contingencies, and price adjustments, helping you achieve the best possible deal while protecting your interests throughout the negotiation process.

CONTRACT GUIDANCE

REALTORS® provide crucial support in understanding and navigating the complexities of real estate contracts. They ensure that all terms and conditions are clearly outlined, helping you avoid pitfalls and ensuring your obligations and rights are fully understood before signing.

SAFEGUARDING YOUR INTERESTS

A REALTOR® acts as your advocate, during each stage of the home-buying process. They ensure all decisions are made with your best interest in mind, identifying potential risks and advising you on the most secure and advantageous paths forward.

TRANSACTION MANAGEMENT

From the initial offer to the closing table, REALTORS® manage the entire transaction process. They coordinate inspections, appraisals, and communications between all parties involved, ensuring a smooth, organized, and timely progression toward the successful purchase of your new home.

MY PROFESSIONAL NETWORK

REALTORS® connect you with a trusted network of professionals, including mortgage brokers, inspectors, and others. This access to reliable services ensures that all aspects of your home purchase are handled by experts, providing you with confidence and peace of mind.

POST-CLOSING SUPPORT

Even after the sale is complete, REALTORS® continue to offer support, assisting with any post-closing needs, such as connecting you to local services or addressing concerns. Their ongoing commitment ensures a seamless transition into your new home and a positive experience overall.

WHO IS INVOLVED IN THE TRANSACTION

REALTOR ®
REALTORS® are licensed real estate agents who are also members of the real estate trade association, the National Association of REALTORS®. A REALTOR® also belongs to his or her state and local Association of REALTORS®.

REAL ESTATE AGENT
Real estate agents have been licensed by their state to organize and assist in real estate transactions. All REALTORS® are real estate agents, though not all real estate agents have received the designation of REALTOR®.

LISTING AGENT
A listing agent represents a seller in a real estate transaction, forming a legal relationship with a homeowner to sell a property.

BUYER'S AGENT
A buyer's agent guides a purchaser through the home buying process, working with the buyer to locate property and assist them through the home purchase.

MULTIPLE LISTING SERVICE (MLS)
The MLS is a database of properties listed for sale by REALTORS® who are members of their local Association of REALTORS®. The information on MLS is also available to thousands of other REALTORS®.

TITLE COMPANY
A title company conducts title searches and examinations, works with buyers to eliminate title exceptions, and provides the policy of title insurance regarding the title to a property.

ESCROW OFFICER
This is the person who ensures the real estate transaction is correctly carried out, including overseeing the terms of the contract, depositing escrow funds, ensuring documents are signed properly, and more.

LOAN ORIGINATOR
A loan originator is a licensed representative of a bank, credit union or other financial institution who assists a borrower in securing a mortgage.

BENEFITS OF HOME OWNERSHIP

APPRECIATION

History has shown that the value of a home will tend to increase over time. That increased value becomes equity that you can benefit from when it comes time to refinance or sell.

HAPPINESS

Most who have experienced homeownership would agree that few things in life are as satisfying. You get to make it your own in whatever ways you and your family choose.

ROOTS

For many people, the idea of establishing connections within their neighborhoods is among the most important reasons they choose to purchase a home.

TAX SAVINGS

Another benefit of homeownership are tax benefits provided by the government. Typically homeowners can deduct mortgage and other home-related expenses from their income.

EQUITY

When you purchase a home and a mortgage is in place, a portion of your payment each month goes toward the principal of your loan. That allows you another way to build equity that will likely be an important part of your financial future.

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10 STEPS TO BUYING A HOME

1 **CONTACT ME, A JBGOODWIN REALTOR®**
As a knowledgeable REALTOR®, I will help you understand the steps ahead and connect you with a reputable lender.

2 **GET PRE-APPROVED**
Establish what you can afford for your ideal monthly payment and learn what you can do to best prepare for buying.

3 **SAVE FOR YOUR DOWN PAYMENT**
There are many low down payment options available. Your lender will let you know exactly how much you need to save.

4 **KNOW YOUR CREDIT SCORE**
Learn your score and talk to your lender about strategies to clean up outstanding debts like student loans and credit cards.

5 **FIND A HOME**
Work with me, your REALTOR®, to find a home in your budget, and that meets your personal needs.

6 **MAKE AN OFFER**
I will help you determine market value for your dream home and negotiate the contract.

7 **HAVE A HOME INSPECTION**
Address any hidden issues in the home with the seller.

8 **LENDER ORDERS HOME APPRAISAL**
The appraisal confirms that the mortgage matches the negotiated sales price.

9 **CLOSE AT A TITLE COMPANY**
You will sign your final loan documents and deed at a title company to close on your new home.

10 **MOVE IN**
Congratulations! You are now a homeowner!

WHAT YOU MIGHT NEED FOR YOUR LOAN APPLICATION

- The addresses of your residences of the past two years
- Your Social Security number
- Your driver's license or other form of valid ID
- The names and addresses of your employers of the past two years
- Two recent pay stubs showing year-to-date earnings
- Your federal tax returns for the past two years
- W-2's for the past two years
- The past two months of statements for checking and savings accounts
- Info about loans: Names, addresses, account numbers and payment amounts
- Info about real estate loans: Names, addresses, account numbers, and payment amounts for any other real estate you own
- Info about credit cards: Names, addresses, account numbers, and payment amounts on all credit cards
- The addresses and values of any other real estate you own
- Your best estimate of the value of your personal property (autos, furniture, jewelry, boats, computers, etc.)
- For VA loans, a Certificate of Eligibility or DD214s
- A divorce decree when applicable
- The funds to pay for the credit report and appraisal
- Any letters of explanation regarding credit inquires or special circumstances

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LOAN PROCESS RULES FOR HOMEBUYERS

- Employment stability is vitally important when attempting to qualify for a mortgage. It's best to speak with your mortgage professional before starting a new job, becoming self-employed or quitting your job.
- Do not purchase a new vehicle or other item of value, as your mortgage provider will be evaluating your debt against your income and adding to your debt total may work against you.
- You should also not accrue additional credit card debt, and definitely don't miss any credit card payments. It's best to wait on things like furniture purchases until after you have closed on your home.
- Make sure you have the appropriate funds set aside for your house down payment and closing costs. You'll want to keep from spending those funds for anything else, as lenders will verify the totals in your accounts.
- Take care to not omit items from your loan application like debts, liabilities, bankruptcies, or anything else. Lenders are required to do their due diligence and anything not on your application will show up during that thorough process.
- Do not apply for credit cards, retail store credit, or anything else that will require an inquiry into your credit.
- Best to speak with your mortgage professional before making any large deposits. They must be able to verify that funds in your accounts came from credible sources.
- Since your funds for closing must be verified, you shouldn't change banks or accounts during the loan process.
- You shouldn't co-sign on loans for anyone else. Doing so will show up as your personal debt and may affect your debt-to-income ratio.

ITEMS TO CONSIDER FOR RESALE VALUE

LOCATION
- Being in a desirable part of town, neighborhood and school district
- A cul-de-sac, a greenbelt, and views around the home
- Proximity to commercial businesses
- Easy access to neighborhood amenities
- Being in or not in a flood zone

NUMBER OF BEDROOMS AND BATHROOMS
- Three bedrooms or more is generally most desirable
- 2 - 2.5 bathrooms is preferable, and a primary bathroom is a must

STORAGE SPACE
- Having a garage is ideal, preferably at least 2-car
- Walk-in closets are preferred, especially in primary, and bathroom closets are ideal
- Attics are preferred for additional storage space

UPGRADES
- Your home upgrades are best made in line with other homes in the area
- Homes lacking upgrades in a neighborhood where other homes do, will sell slower/for less, while homes with big upgrades in an area where other homes do not, may have difficulty appraising
- Kitchens and bathrooms are the best rooms to consider remodeling

CURB APPEAL
- Well-maintained yards are more likely to sell than ones that aren't

LOT SIZE
- Lots should generally be rectangular with a good amount of space in front and back
- Larger lots typically sell faster than smaller ones in same neighborhood
- Lots that are unusually-shaped can be harder to sell
- A reasonable amount of side-yard is preferred for a buffer between neighbors

LOT ELEVATION AND SLOPE
- Uneven slopes can sometimes cause drainage problems
- A large slope in a driveway is typically less desirable

OPEN FLOOR PLAN
- Large kitchens that open to a dining space or living room are ideal
- Kitchens with access to the garage are preferred

AGE OF ROOF, HVAC AND WATER HEATER
- Roofs typically last for 15-30 years
- HVAC systems typically last for 15-20 years
- Water heaters typically last from 8-12 years

OTHER THINGS TO CONSIDER
- Fireplaces
- Laundry facilities located on the first floor are preferable
- Energy efficiency (solar) is increasing in importance for resale value

CLOSING ON A HOUSE

YOUR CLOSING WILL OCCUR AT THE OFFICE OF THE TITLE COMPANY PROVIDING YOUR TITLE POLICY. BE SURE TO SCHEDULE YOUR CLOSING APPOINTMENT IN ADVANCE. ALL BUYERS MUST BE PRESENT AT CLOSING OR COORDINATE A MOBILE CLOSING IN ADVANCE

REQUIRED AT CLOSING

- A cashier's check or wire transfer that is made payable to your title company
- Your current driver's license or other form of government photo ID

AVOID CLOSING DELAYS

- Be sure to send your home warranty order invoice to the title company in advance of your closing
- Review the closing disclosure provided to you by your mortgage company or the HUD-1 provided to you by the title company (cash transactions) in advance of closing

HOMEOWNER'S INSURANCE

- The replacement cost of your home will determine the amount of homeowner's insurance you should carry. Be sure to have your homeowners insurance policy ordered and details sent to your lender well before closing.

TAX EXEMPTIONS IN TEXAS

- You may qualify for property tax exemptions on your new home. Such exemptions may include the Texas Homestead Exemption, Disabled Veteran Exemption, Over 65 Exemptions, or more. Visit the website of your county appraisal district for the forms necessary to file.

CLOSING AND FUNDING

- It is important to understand that you do not own your home as soon as you sign the closing documents at title. Closing officially occurs once all parties (buyers, sellers, & notary) have signed the documents, they have been approved by title and the lender, and funding has occurred.

POSSESSION AND KEYS

- Once closing and funding has occurred, you may take possession of your new home. Your REALTOR® will help coordinate how you will receive the home keys, garage door openers, community access cards, and more.

TYPICALLY, WHO PAYS FOR WHAT?

Please ask your real estate agent about which of these items can be negotiated.

THE BUYER

- Real estate compensation
- All new loan charges
- Prorated interest on the new loan
- Escrow fee (one-half)
- Inspection fees
- Title insurance premium for the lender's policy
- Homeowner's insurance premium
- Tax proration (from the date of acquisition)
- Recording charges for all documents in the buyer's name
- Accommodation signing fees for mail-out closings (when applicable)

THE SELLER

- Real estate compensation
- Title Insurance premium for owner's policy
- Payoff of all loans in the seller's name
- Escrow fee (one-half)
- Interest accrued to lender being paid off
- Home warranty
- Any judgments, tax liens, etc., in the seller's name
- Any and all taxes due
- Applicable homeowner's association dues
- Tax proration
- Any bonds or assessment
- Recording charges to clear all docs of record in the seller's name
- Accommodation signing fees for mail-out closings (when applicable)

HOMEBUYER WISH LIST

Is there a specific part of the city/area that you prefer? ____________________

Is there a specific school or school district you'd prefer to live in/near? ____________________

Are you interested in a new home, a resale home or both? ____________________

What style of home would you prefer? ☐ Modern ☐ Traditional ☐ Southwestern ☐ Farmhouse ☐ No Pref

Are there specific features that you or your family require? ____________________

What kind of house would you be willing to see or prefer? ☐ 1 story ☐ 2 story ☐ Bi-level ☐ Mobile home ☐ Condo

Is a primary bathroom important to you? ____________________

What square footage do you prefer? ☐ <1,000 ☐ 1,000-2,000 ☐ 2,000-3,000 ☐ 3,000+

Minimum # of bedrooms? ____________ Minimum # of bathrooms? ____________

How much renovation would you be willing to do? ☐ A lot ☐ Minimum ☐ None

What size lot would you prefer? ☐ Small ☐ Medium ☐ Large ☐ Specific Acreage ________

What features do you want to have in your home?

	Must Have	Would Like to Have
Air conditioning	○	○
Hardwood floors	○	○
Eat-in kitchen	○	○
Separate dining room	○	○
Formal living room	○	○
Family room	○	○
Game room	○	○
Fireplace	○	○
No interior steps	○	○
Open floor plan	○	○
Lots of windows	○	○
Patio/Deck	○	○
Pool	○	○
<u>Community Features</u>		
Community pool	○	○
Golf course	○	○
Basketball court	○	○
Tennis courts	○	○
Gated community	○	○
Clubhouse	○	○
Garage	○	○

Special features or needs that you'd like to consider when looking for your next home.

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REAL ESTATE DEFINITIONS

AMENDMENTS:
Small additions/changes to an agreement that do not change the agreement's original idea or intended meaning.

APPRAISAL:
The estimated value of a property based on an analysis of facts about that property.

ASSUMPTION:
A third party "assuming" or taking over the financial responsibility/obligation from another person for a property's loan.

BENEFICIARY:
One who has been named to receive proceeds or benefits of property owned by someone else.

CLOSE OF ESCROW:
Usually the date that title passes from the seller to the buyer. This is the date the buyer becomes a property's legal owner.

COMPARABLE SALES:
Commonly referred to as "comps," they are recent sales that are similar to the subject property and used for appraisal analysis.

DEED OF TRUST:
A legal instrument that is an agreement between a buyer and a lender and that is used in some states instead of a mortgage.

DEED RESTRICTIONS:
Written clauses in agreements that limit or restrict certain uses or activities on a property.

EARNEST MONEY DEPOSIT:
A down payment a purchaser makes on a property that serves as a deposit or show of good faith.

EASEMENT:
The right or privilege of individuals or an entity to access or use a property for a specific and limited use.

HAZARD INSURANCE:
Real estate insurance designed to protect a property from damage due to fire, natural events, or other types of damages and losses.

IMPOUNDS:
An escrow account established by a lender for the purpose of a buyer/borrower paying various property-related expenses.

LEGAL DESCRIPTION:
The legal description of a parcel of land that is based on government surveys and that exactly and thoroughly describes the boundaries of the parcel.

LIEN:
A legal claim on a property by a creditor when a debt is owed by a home or property owner.

PITI:
An acronym that stands for Principal, Interest, Taxes, and Insurance, the four major elements that combine to determine a total mortgage payment.

POWER OF ATTORNEY:
A legal instrument in which a principal grants written authority to someone else to buy, sell or manage real estate on the principal's behalf.

PURCHASE AGREEMENT:
The legal agreement between the buyer and seller that governs the purchase and sale of a property. The purchase agreement defines the terms and conditions of the transaction.

QUITCLAIM DEED:
A deed that transfers or "quits" any interest or claim in a property, and in which a grantor legally declares that they are passing on ownership to the grantee.

RECORDING:
The act of filing deeds, mortgage information, and other ownership documents with a county records entity as a matter of public record.

I'M HERE TO HELP!

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