

# YOUR GUIDE TO HOMEOWNERSHIP



# TABLE OF CONTENTS



**CORNERSTONE**  
PROPERTY GROUP  
KNOWLEDGE • TRUST • EXPERIENCE

**Your Dream Home**

**Your Preferences**

**Your Neighborhood**

**Buying 101**

**At Your Service**

**My Promise**

**Glossary**

# A SOUND DECISION



Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.



**CORNERSTONE**  
PROPERTY GROUP  
KNOWLEDGE • TRUST • EXPERIENCE



# CORNERSTONE TEAM

Our goal is to provide our clients with a real estate experience that we describe as "a professional service with a personal touch." We have assisted hundreds of buyers and sellers in the North Texas real estate market and have become their only real estate source as well as their trusted friend. We have been leaders in the Keller Williams firm for over 3 decades combined, serving on the Agent Leadership Council, and being valued mentors for new agents. For many years, Marilyn served on the board of Habitat for Humanity as President, and actively worked to improve housing in the community for everyone. We are committed to serving the needs of our clients, even after the sale is closed.



**MARILYN NEWLAND**  
Team Lead / Owner  
newlandpg@gmail.com  
(940) 390-5885



**SHANE KNUTSON**  
Lead Agent  
shane.knutson@kw.com  
(972) 754-1951



**JAMES HOGAN**  
Agent  
jameshogan@kw.com  
(949) 800-9356

**KERI HOGAN**  
Agent  
kerihogan@kw.com  
(949) 333-9652



**CORNERSTONE**  
PROPERTY GROUP  
KNOWLEDGE • TRUST • EXPERIENCE



# YOUR NEEDS COME FIRST

**Visualize your dream scenario for buying your home.**

What's the one thing that has to happen to make that dream scenario a reality?

How can I make that happen for you?

If we could add just one more thing to make this process even better, what would it be?

Why is that important to you?



**CORNERSTONE**  
PROPERTY GROUP  
KNOWLEDGE • TRUST • EXPERIENC

# MY APP: FINDING YOUR WAY HOME HAS NEVER BEEN SIMPLER

## Guide

When middle-of-the-night questions come up or you want real-time information about the status of your transaction, Guide gives you the tools to anticipate and act on every step of the buying process. Paired with my expertise, you'll have everything you need to light your way home.

## Search

Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

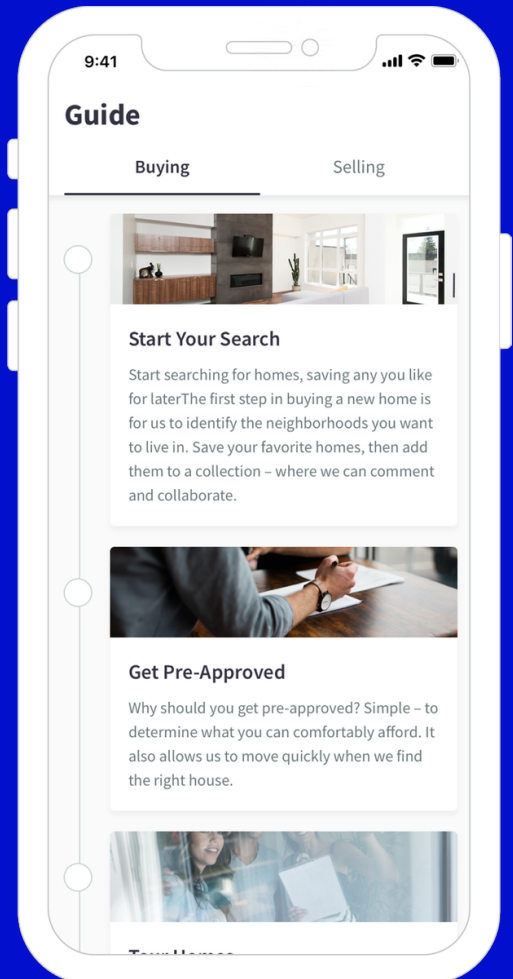
## Neighborhoods

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

## Collections

Your search results will be filled with homes you want to save ... and some you'd rather forget. My app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.

My app makes achieving your homeownership goals more accessible than ever before. So much more than search, its industry-leading feature set and rich insights will prepare you to handle (and enjoy) the entire journey. Get to know my favorite features before you take it for a spin.



Ready to download my app?

Head to [app.kw.com/KW13F0DN](https://app.kw.com/KW13F0DN) - Marilyn

Head to [app.kw.com/KW13M09Q](https://app.kw.com/KW13M09Q) - Shane

Head to [app.kw.com/KW8Z9CYRVSK](https://app.kw.com/KW8Z9CYRVSK) for James

Head to [app.kw.com/KWJMCCVOCKB](https://app.kw.com/KWJMCCVOCKB) for Keri

kw



# BUILD YOUR PREFERENCE PROFILE

## The Basics

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a home loan?

Have you thought about the price range you'd be comfortable with?

If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

**The what, the when, the how - let's talk about the best way to get in touch.**

**What is your favorite way to receive information or updates? Select all that apply.**

Email  
Call  
Text

**What is the best time to reach you? Select all that apply.**

Morning  
Noon  
Afternoon  
Evening  
Anytime

**As updates arise, how often do you prefer to be notified?**

ASAP  
In a few hours  
That day  
Every few days





# YOUR HOME WISH LIST

## TO BEGIN

Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.

What are the non-negotiables for your home?

If you had to name your top five non-negotiables, what would they be?

Beyond your top five needs, what is something you really want?

Do you have a preference for the year the house was built?



Do you want a house in move-in condition or are you willing to do some work on it?

When people visit your home, what do you want it to say about you?

Are there any specific features that would make your next house feel instantly like home?

Will you require any accessibility options?



# CORNERSTONE

## PROPERTY GROUP

KNOWLEDGE • TRUST • EXPERIENCE

# YOUR HOME WISH LIST

## EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories would you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What type of driveway or vehicle entrance/exit will you require?

Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? (e.g., a dog run, fenced-in yard, etc.)

What other exterior features are important to you?



**CORNERSTONE**  
PROPERTY GROUP  
KNOWLEDGE • TRUST • EXPERIENCE



# YOUR HOME WISH LIST

## INTERIOR

What style do you envision for the interior of your home (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

## BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

## BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?

## KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?



**CORNERSTONE**  
PROPERTY GROUP  
KNOWLEDGE • TRUST • EXPERIENCE





# YOUR HOME WISH LIST

## LIVING ROOM/FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? [e.g., playroom for children, studio, mud room]

What else do you see for living areas?



## DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What about the living room - how should it be situated with regard to the dining room?

What size dining room table do you have? Is there other dining room furniture I should take into account?



**CORNERSTONE**

**PROPERTY GROUP**

KNOWLEDGE • TRUST • EXPERIENCE



# YOUR NEIGHBORHOOD PREFERENCE

What neighborhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighborhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop?  
What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Any other considerations I should be aware of as we find your ideal neighborhood?

## MAKE MY APP YOUR HOMEBASE

My hyper-filtered search extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, my app allows you to search by neighborhood and school district (or whatever works best for you) revealing the insights that matter most. Save searches, favorite homes, and collaborate. Get notifications whenever a good fit becomes available, wherever you are.





# GETTING TO KNOW THE NEIGHBORHOOD



Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Based on what you've shared so far, I pulled real-time stats and insights to compare a few areas. Once we narrow down the neighborhoods you're most interested in, I'll send you information on homes that look like a good fit.

Always remember that you can search, save, and organize your favorites on my site - [www.cornerstonepropertytx.com](http://www.cornerstonepropertytx.com)



# MAP YOUR MOVE

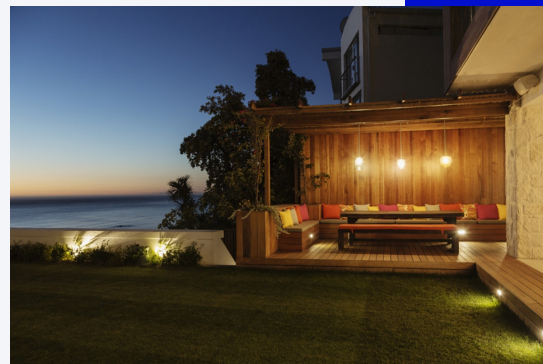
## When is the best time to buy?

**There's only one right answer:  
When you find a home that you love.**

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. Below, take a comparative look at neighborhoods with inventory that fits your preferences.



# HOW BUYING A HOME WORKS



## 1 PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

## 2 GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

## 3 FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

## 4 MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent



## 5 UNDER CONTRACT

- Secure a home loan  
**\*more details to follow**
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

## 6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

## 7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer
- Government-issued Photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

## 8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- **Get your keys -** congrats, it's all yours!

Stay in touch with your agent for current or future recommendations regarding your new home.

Use the Guide feature in my app to find step-by-step, on-demand information throughout your purchase.



# FINANCING YOUR FUTURE HOME

## HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

## CONGRATS! YOU'RE APPROVED FOR A LOAN!

Follow these tips to  
protect your loan.

### DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

### DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender



## CORNERSTONE

PROPERTY GROUP

KNOWLEDGE • TRUST • EXPERIENCE

## HAVE-ON-HAND

- A month's worth of your most recent pay stubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years, compiled into one list
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers



# YOUR TRUSTED PARTNER



From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!





"I found my dream home thanks to Marilyn and her team. Everything went very smooth. Her and her team took lots of time explaining to me what going to happen and why."

"Marilyn and James were amazing. They listened and understood exactly what I wanted and then were diligent in finding just that. Never been happier with a realtor group. It was a great experience and I highly recommend them to anyone looking for a house."

"She took care of everything and gently and patiently showed us what we needed to do. She was professional and always on top of things. She was wonderful to work with. We felt Marilyn truly cared about our desires and needs!"

"I had a wonderful experience working with this company. Shane did an amazing job as my realtor. I was under a lot of stress with selling and building a house at the same time. I really do appreciate how they work with me. Calmed me down when I wanted to pull my hair out and understood the details of what I was looking for in a home I give them 10 out of 10 only because of the great professionalism that they shared but also a constant reminder that, everything is just gonna be OK."

"Shane worked with my daughter and son-in-law when they bought their first home so I reached out to him when I relocated to the DFW area from out of state. And I'm so glad I did! Shane is personable, professional, knowledgeable, and takes you step-by-step through the home-buying process. You can tell that Shane loves what he does and really cares about his clients. I highly recommend you reach out to Shane if you're looking for your next home."

"Marilyn Newland has the highest professional standards in every aspect of her work. With the passing of our Mom in December it left us kids with the responsibility of the sale of the home plus everything inside. When you inherit ownership of a property it becomes an eye-opening experience. I couldn't imagine using anyone but Marilyn to circumvent things that came up about our parent's property. She has a wide variety of creditable attorneys, contractors, estate companies all with high standards. I can see why when Marilyn calls they are all ready to help and that helped me. Her knowledge of what I was personally handling was priceless and I'm so grateful."

"(Shane is a) Great Realtor and even better person to have as your realtor and friend."

"Our experience with Shane and Marylin was outstanding! They walked us through the entire home buying process to make sure we understood everything and were comfortable with our home purchase. We follow Dave Ramsey and they are part of the Dave Ramsey's Dream team which helped us ensure we made a smart financial decision. Shane has a background in financial consulting and very knowledgeable in real estate. He took his time in gathering our requirements and created a search specific to our search criteria. He also helped in preparing very detailed information of each home we saw. This was our first time buying a home and we did not expect to find a home within our search criteria so soon as we were very picky with the schools and certain house features. He never rushed us during our home searching journey and was always available for questions and flexible in scheduling for viewings. Once we found our dream home, we were put in an offer and closed within 30 days! Shane provided exceptional service! He was very friendly and kind with our 3yr old. Look no further, we highly recommend to work with Shane & Marylin to help you find your next dream home."

"Shane Knutson went out of his way to save us money, provided timely advice, and be our advocate for a wonderful experience!"



**"This was the smoothest most pain free move and house purchase. Not only did Marilyn find me a great place, but her contacts in the community helped smooth my transition. Her knowledge of the area and interpersonal skills are outstanding."**

**"Marilyn Newland was an absolute pleasure to work with! Her professionalism and knowledge are unsurpassed. We recently spent 6 months looking for the perfect new home and can honestly say that we never would have found it without her. She found us exactly what we needed, at exactly the right time, and under the budget to boot. She was incredibly helpful and always made time for our questions, providing the service I would expect if I were buying a million-dollar property, even on our \$120K budget. She made the process so pleasureable, it's almost a shame we found our dream house so fast."**

**"Shane is a straightforward, helpful and impactful agent. He helped us purchase a tract of land and plan to list our old home when our new one is ready! Thanks Shane!"**

**"She took care of everything and gently and patiently showed us what we needed to do. She was professional and always on top of things. She was wonderful to work with. We felt Marilyn truly cared about our desires and needs!"**

**"We had the greatest experience searching for our first home. Shane was very patient, knowledgeable and guided us along the way. I will definitely have Shane help us with our next house."**





# A PROMISE TO YOU



- To serve the community as a leader in the real estate industry and as a friend and neighbor.
- To always do the right thing, even if it isn't what is easiest.
- To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small.
- To serve as a trusted local expert and adviser by your side.
- To consistently and clearly communicate with you in the manner and frequency that you prefer.
- To treat you and your family with straightforwardness, integrity, and respect at all times.
- To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction.
- To hold myself accountable to finding the perfect home for you - after all, that is what my business is built on.





# A PROMISE TO THE COMMUNITY

**WE LIVE HERE, WE GIVE HERE**



## **RED DAY**

RED Day, which stands for Renew, Energize and Donate, is our annual day of service. Each year on the second Thursday of May, we celebrate RED Day as a part of our legacy worth leaving. Making a difference in the lives of others and bettering the communities that we serve lies at the heart of the Keller Williams culture.



## **ENRICHING OUR COMMUNITY**

Habitat for Humanity in [city name] embodies a value close to my heart: HOME. It's where the heart is and the more people who have a home, the more our community can thrive. Each year, I join forces with other like-minded folks and contribute what I can to ensure a strong future for the residents of our town.



## **YOUR COMMUNITY SERVICE**

Habitat for Humanity in [city name] embodies a value close to my heart: HOME. It's where the heart is and the more people who have a home, the more our community can thrive. Each year, I join forces with other like-minded folks and contribute what I can to ensure a strong future for the residents of our town.

MY PROMISE

# THE BOTTOM LINE

Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions – from search to close – I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent – you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.

kw



**CORNERSTONE**  
PROPERTY GROUP  
KNOWLEDGE • TRUST • EXPERIENCE

# COMMONLY USED TERMS

## ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

## APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

## APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

## APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

## CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

## CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

## DEED

The legal document conveying title to a property.

## DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

## EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

## ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

## EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

## ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

**HOMEOWNERS ASSOCIATION FEE (HOA)**

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

**HOMEOWNER'S INSURANCE**

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

**HOME WARRANTY**

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

**LENDER FEES**

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

**LOAN TYPES**

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

**MONTHLY DEBT**

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

**MORTGAGE**

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

**MORTGAGE INSURANCE**

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

**PROPERTY TAXES**

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

**PREPAIDS**

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

**THIRD-PARTY FEES**

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.



## Here's how you can get in touch with us

2434 Lillian Miller Pkwy  
Denton, TX 76205  
(940) 484-9411 (KW Office)  
(972) 292-8560 (Cornerstone Office)  
cornerstonepropertytx.com



Marilyn Newland  
(940) 390-5885  
newlandpg@gmail.com



Shane Knutson  
(972) 754-1951  
shane.knutson@kw.com



James Hogan  
(949) 800-9356  
jameshogan@kw.com

Keri Hogan  
(949) 333-9652  
kerihogan@kw.com



KELLERWILLIAMS<sup>®</sup>

Keller Williams Realty

Denton

2434 Lillian Miller Pkwy |

Denton, TX 76205



**CORNERSTONE**  
**PROPERTY GROUP**

KNOWLEDGE • TRUST • EXPERIENCE