

YOUR GUIDE TO HOMEOWNERSHIP

Everything you need to know about buying a home
in San Antonio



Local expertise. Military trusted. Results driven.

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at www.themosaicrealtymteam.com



Real Estate Is Personal

We've all heard the saying, "It's not personal, it's business." But in real estate, it's both. Buying or selling a home is one of life's biggest decisions — and you deserve a team that combines experience, integrity, and genuine care.

With over 27 years of combined experience, our team has built its reputation on relationships and results. More than 85% of our clients come from past clients and referrals a testament to the trust we've earned through consistent service and proven success.

As proud native San Antonians and certified Military Relocation Professionals, we're deeply connected to our community and honored to serve those who serve our country. Based in Military City, USA, we understand the unique needs of military families from PCS transitions to VA loan navigation — and we're dedicated to making every move smooth and stress-free.

Real estate can be complex. That's why we're here to make the process seamless, successful, and always centered around you.



The Mosaic Realty Team



Meet Our Team

At the Mosaic Realty Team,
leadership starts with experience.

Art Fernandez, our Team Leader,
brings over 29 years of real estate expertise
and a proven record of helping families achieve their homeownership goals across
San Antonio and surrounding areas.



His leadership, dedication, and deep understanding of the local market guide
everything we do.

Under his direction, our team combines personalized service with powerful results—
backed by the systems, knowledge, and integrity that help every client move
confidently through one of life's biggest financial decisions.

As Military Relocation Professionals, we take pride in serving those who serve our
country. Based right here in Military City, USA, our mission is simple: provide expert
guidance, protect your investment, and make your home-buying journey smooth from
start to close.

With Art leading the way, you're not just working with a realtor you're backed by a
team that puts your goals first.

Our team



**Bryan
Aluisa**



**Bobbie
Longstrum**



**Michelle
Juarez**



**Maria Louisa
Ramirez**



Alfie Canda
Transaction Coordinator
Mobile Loan Signing Agent

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.

As someone who's been in your spot before, we are familiar with what's cycling through your mind, and as real estate agents, we've mastered the ins and outs of the buying process.

When you work with us, you'll benefit from our extensive experience, and together we'll work toward making sound, smart decisions for your future.



YOUR NEEDS COME FIRST

Your needs drive how and when we find your next home.



From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home.

Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.

BUILDING YOUR PREFERENCE PROFILE

What is your primary reason for searching for a new home?

What price or monthly payment range would be most comfortable for you?

What makes you comfortable in your current home?

When you imagine your neighborhood, what do you see?

A home is about more than the number of bedrooms or bathrooms.
It's about how you feel when you're in it.

To really pinpoint the type of home you're looking for, consider the following questions.

Features

Details / Preferences

of Bedrooms

of Bathrooms

Minimum / Maximum Sq. Ft.

Age of Home

Areas of Town You're Considering

Pool

School / District

Ideal price range

How soon do you need to move in?

How long do you plan to stay in this home

THE PATH TO HOME OWNERSHIP

1



PARNTER WITH AN AGENT

Ask questions and make sure they have the experience and attitude to best match your needs. Absorb local insights and review market data. Complete needs assessment, set expectations and make a game plan for communication.

2



GET PRE-APPROVED

Gain a solid understanding of what you can afford. You'll work with your lender to review various loan products & shop around. Get a loan estimate showing your monthly payment and total cash you'll need to close. Receive your pre-approval letter.

3



FIND YOUR NEW HOME

Narrow down neighborhoods and nix homes that don't meet the mark. We'll work together to schedule home tours - the more notice you can give the more likely we can make it work! We recommend no more than 5 at a time. Once you fall in love with a home, we're ready to make an offer.

4



MAKE OFFER

Review terms with your agent, including price, any concessions, and closing date. Sign your offer digitally via Docusign and allow us to present to the listing agent. Be prepared to negotiate - we'll always work to get you the best terms possible. If terms are reached, seller signs and you are officially on to the next steps!

5



UNDER CONTRACT

You're now in your **Option Period** - typically 10 calendar days. We will you get your earnest money and option money to the title company as soon as possible. You will schedule your inspections and get quotes on homeowners insurance. Our team will review the inspection report, help identify important items, negotiate with the seller for repairs.

After the option period, you'll work with your lender to fully secure your loan while the title company prepares the title policy which secures your ownership interest in the home.

THE PATH TO HOME OWNERSHIP

CONTINUED

UNDER CONTRACT

Order appraisal, review any HOA documents.
Schedule your closing and final walk through appointments.
Secure your closing funds.
Stay in close contact with your agent, lender, and title team.



6

BEFORE YOU CLOSE

Schedule with utility companies for transfer of service Schedule movers, let agent know your plans! Transfer your closing funds to the title company (always verify wiring instructions! Make sure you have a valid government issued ID.



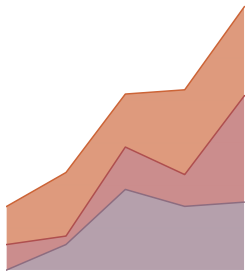
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CLOSING DAY!!!

You made it! Make sure your funds are at the title company. Be prepared for your closing to take about an hour. Typically this occurs at the title office and you, your agent, and your title rep will be present to review all docs. After you and seller sign, the title company will submit all docs to lender for final funding approval. Once we receive notice of funding, you may take possession of your new home!



THE
MOSAIC
REALTY TEAM



FINANCING YOUR FUTURE HOME



Your lender is your finance expert and will dive deeper into this process with you.

But let's talk about some of the funds that will be needed for your transaction. Some are required up front, and others - The Big Three - are due at closing.

THE UP FRONT INVESTMENTS TO BE AWARE OF:

Earnest Money

A "good faith" contribution opens escrow and is deposited with the title company after offer acceptance. You may offer any amount, but many agents will advise their sellers to request this be 1% of the sales price. If you go to closing as planned, the earnest money is refunded to you at closing.

Option Money

Goes directly to the seller for a buyer protection period, also called the option period. The fee for an option period is often \$100 for 10 days but this is negotiable. The option period gives you the unrestricted right to terminate the contract for any reason. If you go to closing as planned, the option fee is typically refunded to you at closing. If you terminate the contract during the option, the seller keeps the option fee and the earnest money is refunded to you. If you terminate the contract outside the option, you could risk losing your earnest money.

Home Inspection

Often between \$300-\$500. You will hire an independent, licensed inspector that works for you to understand the in and outs of the home before you buy it. After which you will have contractors bid any problems you may want address or to know how much you are looking at for repairs. This can give us another opportunity to negotiate for a better price or repairs during your option period

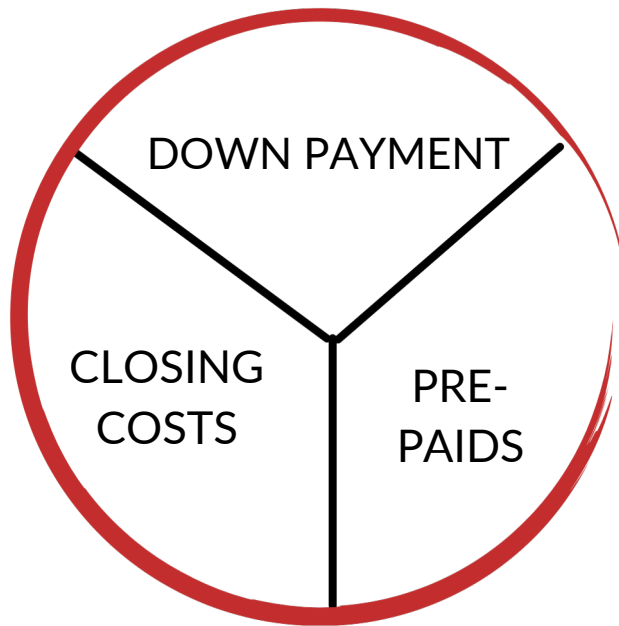
Termite or "WDI" Inspection

Typically \$100-\$200. Ensure the home is free of wood destroying insects or conditions that would be conducive.

Appraisal

\$400-\$600. Usually happens after the option period. The appraiser is state licensed and is hired by the lender, though it is a buyer cost. What we want here is for the appraiser to determine that we are paying fair market value for the home. If for any reason the appraisal comes in lower than the sales price, we will discuss the options for how to move forward from here.

UNDERSTANDING "THE BIG THREE"



The total funds you'll need on closing day is made up of three parts..

Down payment - the amount of cash you put down on the house. The sales price, minus your down payment, equals your total loan amount. The down payment amount is determined by your available cash resources as well as what loan program you choose/qualify for. There are down payment assistance programs which may be available for you.

Closing Costs - the cost of purchasing the home. These include escrow fees to the title company and loan origination points to your lender, as well as several smaller fees. Sometimes we can negotiate to have the seller contribute some funds to your closing costs, however there may be cases such as a multiple offer situation, where it is advisable to keep these requests to a minimum. We will work together when it's time to make the offer to come up with the smartest play for that particular situation, based on your needs.

Pre-Paids - Don't think of them as fees, but as pre-paying your first few months of taxes and insurance. Exactly how many months they want to collect is up to the lender. The funds in this account is what they will use to make tax and insurance payments for you. It's important to check with your lender to determine how much pre-paids will be collecting at closing.

* Remember to request that "loan estimate" from your lender UP FRONT when shopping for your loan so you can get an idea of what your total cash to close will be.

Your monthly mortgage payment, often called PITI

Principal, Interest, Taxes, and Insurance

Principal

The portion that goes toward paying down the loan you borrowed. Early in your mortgage, most of your payment goes to interest, but over time more goes toward reducing your principal balance.

Interest

The cost of borrowing money from your lender. Paying down your loan faster can reduce the total interest you owe.

Taxes

Property taxes are divided into 12 monthly payments and held in escrow by your lender to pay your local government when due. Your amount depends on your city/county tax rate and property value.

Insurance

Homeowners (and sometimes mortgage) insurance protects your home from damage, theft, or disasters. Additional coverage may be required depending on your location.



PITI is the total monthly cost of owning your home, not just the mortgage itself, and understanding it helps you plan your budget effectively.



FINDING AND VIEWING HOMES

You will be provided with an automatic MLS (Multiple Listing Services) home search that will arrive via email.

When there is a new home or price/status change on any listing with your specific home search criteria, you will automatically be notified.



Common Questions

How do we view the properties?

We will schedule a showing through a service called ShowingTime or through the listing agent. We will work together to find and schedule our appointments.

Will the sellers be there?

Most of the time the seller will vacate the property while you are viewing it (especially now in the age of social distancing.) In the event that they are there, we will still view the property and, if you would like to see it again for a second time, we will make sure that the sellers are gone and you get the opportunity to view it on your own.

Can I drive by to see if I like the houses and the area?

We encourage you to drive the area around the house to see if it's the right one for you. Get a feel for the neighborhood and the curb appeal of the house.

Will you show me FSBO (For Sale by Owners)?

When we're out driving, we're always on the lookout for FSBOs that may meet your criteria. If one of these is the home you want, we will negotiate with them as we would with any other listing. If you see a FSBO that you like, please notify us so that we can find out the pertinent information for you. These sellers need to understand that you have representation.

How many homes will we see at one time?

Our goal is to show you no more than 5-7 listings at any one time. When viewing the homes we will take notes on your likes and dislikes to help us understand your true needs and wants. We want to make sure we are getting the most out of our time.

MAKING AN OFFER

Once we have found the property you want, our team will write a purchase agreement offer and submit to the listing agent, along with your pre-approval letter. While much of the agreement is standard, there are a few areas that we can negotiate, including but not limited to:

- ◆ Sales price
- ◆ Earnest money amount
- ◆ Option fee/period Survey (New or Existing)
- ◆ Title policy
- ◆ Seller contributions to buyer closing cost
- ◆ Home warranty
- ◆ Closing/move in date

What you offer on a property will depends on a number of factors, including its condition, length of time on the market, buyer activity, and comparable sales.

We will give you lots of information on these factors as well as our best advice for strategies to win the contract at the most favorable terms.

While some buyers want to make a very low offer, just to see if the seller will accept, this may not be a smart choice because the seller can end up insulted and decide not to negotiate at all.

PRESENTING THE OFFER

When the offer contract is prepared and signed by you, we will present it to the listing agent who will present our terms to her client. The seller will then do one of the following:



UNDERSTANDING THE CURRENT MARKET

You've probably heard from friends, family or the news but in case you haven't - this market is HOT!

Right now inventory is incredibly LOW and demand is way UP.

This often means that there will be a whole lot of buyers competing for the same home.

It is not unusual right now to see a "nice" home come on the market, have a line out the door all day for showings, and receive 10-20 offers within the first two days on the market.

What should you expect?
Can you still get a good deal?
How can you play to win in this competitive market?

TIMING

Make plans see the home within 24-72 hours of hitting the market.

If this house looks like it's in good condition, it will probably go under contract within a few days.

Understand that appointments book up fast.

We may have limited timeframes to offer you.



Consider Zoom or FaceTime showings when needed.

If you are unable to go within the needed timeframe and the home is getting multiple offers, this gives you chance to see it in time.

Meet our showing partners!

If we are unable to show you the home due to scheduling conflicts on our end, we will make every effort to pair you with one of our showing partners to ensure you get a chance to tour the home.

Keep in touch!

In a multiple offer situation, there is often a deadline to submit "highest and best offers". Stay in close communication with us so we can get your offer signed and submitted before the deadline!

BIDDING WAR STRATEGIES



Be prepared to offer over the asking price.

In multiple offer situations, the seller is very likely to receive several offers over list price.

Do not ask for closing costs concessions, if possible.

If you must get closing costs, consider increasing the offer price a bit more to offset the concessions.

Consider offering to pay for the title policy, the HOA docs, a new survey if needed, use an appraisal waiver or partial waiver.

Many sellers will pass on higher offers that do not include some type of appraisal waiver. Including one makes your offer stronger, but also mean you may need more cash to close.

Write a personal note to the sellers.

Why not pull out all the stops? We have seen these make the difference!

UNDERSTANDING THE CURRENT MARKET (CONTINUED)

MINDSET IS KEY

- ◆ **Keep it real.**
Set and keep realistic expectations.
This applies to the type of home you can afford and what areas of town will make the most sense. Understand that it is taking many buyers longer to find and secure a home they love.
- ◆ **The five second funeral.**
It's not easy to lose in a multiple offer situation. If you find yourself in these shoes, give yourself an evening to be bummed and then get back in the saddle!
- ◆ **Stay positive and trust the process!**
Even in a challenging and highly competitive housing market, we know from experience that with a positive attitude and realistic expectations, we WILL get you under contract on a home you love.

FINANCIAL DO'S AND DON'TS ONCE YOU APPLY FOR A MORTGAGE

We sometimes call these the "[Ten Commandments](#)" of applying for a mortgage.

Following these guidelines will ensure you don't do anything during the application or contract process that could potentially kill your ability to close on your home loan.

Overall the idea is to remain [financially boring](#) from the time you apply all the way to closing day to ensure your overall buyer profile doesn't change, including your available cash, debts, credit, and employment status.

- ◆ Do not quit your job, change your job or become self-employed.
- ◆ Do not buy a car, truck or van (or you may be living in it!)
- ◆ Do not use credit cards excessively or let accounts fall behind.
- ◆ Do not spend money that is set aside for closing.
- ◆ Do not omit debts or liabilities from your loan application.
- ◆ Do not buy furniture or make any large purchases of this type.
- ◆ Do not originate any NEW inquiries on your credit
- ◆ Do not make any large, out-of-the-ordinary deposits in your account without speaking first to your lender.
- ◆ Do not change bank accounts.
- ◆ Do not co-sign on a loan for anyone.

WAYS TO COMMUNICATE



During the weekday, what is the best way to contact you?

Phone Text Email

During the weekend, what is the best way to contact you?

Phone Text Email

If we don't already have it, please share best phone numbers and email addresses for all parties to your transaction:

Do you have a set work schedule or flexible schedule that changes weekly? If set, please let us know your typical work hours:_____

How often would you like to hear from us? (see below)

When there is news____ Weekly____ Other(explain) _____

During a transaction, there will be items that are time sensitive.

It is imperative that you are able to return phone calls the same day whenever possible, and that you can sign documents in a timely manner. If for any reason you cannot, please let us know so that we can make adjustments on our end.

OUR BUSINESS HOURS: MONDAY-SUNDAY 8AM TO 8PM

During business hours, we will make every effort to return your calls, texts, or emails within the hour.

In the event that we cannot, expect to hear from us later that day.

Our Promise

- ◆ 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 ourselves accountable to finding the perfect home for you – after all, that is what our business is built on
- ◆ To serve the community as leaders 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



Our preferred partners

Mortgage



Denise Davis is the CEO and Owner of **New Horizons Lending**, a local mortgage brokerage built on the belief that the homebuying process should be clear, simple, and empowering.

With over 20 years of experience, Denise is a proud military spouse and has helped hundreds of home owners get the YES.

210.920.8735

Inspections



Hawk inspections - Fernando Garcia

One of the most important steps in your home purchase is the inspection and I don't take that lightly.

That's why I confidently recommend Fernando Garcia. His expertise is exceptional. He's professional, efficient, and incredibly thorough. He takes the time to explain findings clearly so you fully understand the condition of your investment.

210-607-3160



Community Support & Engagement

We want you to know that your business with us goes even further in our community!

We are proud to serve on
The Associate Leadership Council 2017-2023
The National Association of Hispanic Real Estate Professionals 2017-2023
Womens Council of Realtors 2019-2023

Our business regularly supports

St. Jude's Children's Research Hospital
San Antonio Food Bank
Boys and Girls Club of San Antonio
Discovery School of San Antonio
Boysville, Tx

FAQ



How will you tell me about the newest homes available?

The MLS provides up-to-date information for every home on the market. We constantly check the New on Market list so we can be on the lookout for our clients.

Do you inform me of homes from all real estate companies?

We'll use our resources to keep you informed on the status of all properties on the market. Your MLS search results, emailed in real time, will let you know what a property's current status is: New, Active, Active Option, Back on Market, Pending, or Sold.

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let us contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through of your new home.

Once my offer is accepted and we are done with our option period, what should I do?

Stay in contact with your lender, the title company, and with us! Your lender will be working to get you through multiple phases of underwriting, clear any conditions, and get you the "clear to close". The title company will prepare the title insurance policy which is what will protect your ownership interest in the home once you become the new owner. Our team will be in touch with these parties throughout the process as well to ensure everything stays on track.

GLOSSARY

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.

GLOSSARY

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.

