



BERKSHIRE HATHAWAY | Texas Realty
HomeServices



Presorted Standard
U.S. Postage
PAID
Austin, Texas
Paid Permit #715

Do's and Don'ts Before Applying For A Home Loan

Written by TAWANNA VEROCK / Associate Publisher

When it comes to applying for a home loan, there are a lot of things you need to consider. The process can be confusing and overwhelming, especially if you're not familiar with the it. That's why it's important to know the do's and don'ts when applying for a home loan so that you can make the best decisions and get the best rate on your mortgage. In this article, we will cover everything you need to know before applying for a home loan, including what lenders look for in borrowers, how to prepare your finances, and other tips to ensure your application goes smoothly.

Before you even start the process of applying for a home loan, it's important to be aware of the different types of mortgages available and the requirements that lenders have in order to qualify. The most common type of mortgage is a fixed-rate mortgage, which offers a set interest rate for a predetermined period of time. Adjustable-rate mortgages (ARMs) allow borrowers to adjust their interest rate over time, depending on economic conditions. Other types of loans such as jumbo loans and government-backed programs like FHA and VA may also be available depending on your financial situation. Knowing the different types of mortgages can help you determine which loan product best fits your needs.

It's also important to understand what lenders look for in potential borrowers before applying for a home loan. Most lenders will pull your credit report to assess your financial history and creditworthiness, including any debt obligations, payment history and asset information. In addition, some lenders may require additional documentation such as proof of income or employment verification before approving the loan application. Understanding the requirements ahead of time can help you prepare the necessary documents and information needed for approval.

Finally, it's important to know how to properly compare rates when applying for a home loan. Shop around and compare rates from multiple lenders to find the best one for you. Additionally, consider factors like closing costs, fees and other terms when comparing loans to make sure you're getting the best rate possible.

By following these do's and don'ts when applying for a home loan, you can be sure you're making an informed decision that will give you the best chance at securing a loan with favorable terms.

Applying for a Home Loan: The Do's

There are a few things you can do to make sure the process goes as smoothly as possible.

- Do your research**
There are a lot of different lenders out there, so it's important to shop around and compare rates and terms before you choose one.
- Get your finances in order**
Lenders will want to see that you have a good credit history and a steady income before they approve your loan.
- Know what you can afford**
Don't get in over your head by taking out a loan that's more than you can realistically afford to repay.
- Be prepared to answer questions about your employment, finances and credit history**
Lenders will want to know all about your financial situation before they approve your loan.
- Read the fine print**
Make sure you understand all the terms and conditions of your loan before you sign on the dotted line. Ask questions if you don't understand something.
- Get pre-approved before you start house hunting**
This will help you know exactly how much of a loan you're eligible for, so you can narrow down your search to homes in your budget.
- Get help from a REALTOR!**

Applying for a Home Loan: The Don'ts

When you're applying for a home loan, there are a few things you definitely don't want to do. Here are a few of the biggest don'ts:

- Don't spend more than you can afford**
You're no doubt eager to buy a house, but you don't want to fall short of success or set yourself up for less than what you could have achieved.

Congratulations On Your Promotion!

Stewart Title
congratulates Becca
Reid on her promotion
to Escrow Officer at our
Lake Travis location.

Stewart Title of Austin, LLC
Lake Travis – 620
1313 Ranch Rd. 620 S., Ste. 101
Lakeway, TX 78734
512.263.5651
stewart.com/austin





Super Bowl of Builders:
The Brohn Homes Team



Super Bowl of Builders: Leisa
Ormsbee of Realty Texas and Tara
Kessler of Drees Custom Homes



TREPAC Major Investor Brunch:
2022 TREPAC Certified
Brokerages



HBA Annual Housing Forecast: HBA
President John Jones, HAHB Chief
Economist Robert Deitz, Eldon Rude; David
Glenn and Taylor Jackson both of HBA



Berkshire Hathaway Annual Awards: 30
Years of Dedicated Service Award Winner
Paulette Bostur and Dede Jenkins, both
of Berkshire Hathaway Texas Realty

Get Ready for RentSpree!



ASHLEY JACKSON
2023 PRESIDENT

RentSpree is coming to ACTRIS MLS!

With Austin being a bustling rental market, I am thrilled that we'll have one more tool in our toolbelt to help streamline the rental application process — and your future tenants will love it too!

To give you a bit of insight, RentSpree is a fully integrated MLS product that helps landlords and property managers quickly and easily screen potential tenants. It streamlines the rental process by allowing applicants to submit their rental application, background check, and other documentation—all in one place. The platform can provide applicants' rental history, credit scores, and more, so landlords and property managers can make informed decisions about potential tenants.

With RentSpree, members will be able to:

- Sign up and start screening your first tenant in as little as five minutes. Screening reports and rental applications are available 24/7, and you can access RentSpree on the go from any mobile device
- Reduce liability by allowing RentSpree to manage the screening process. Stop needlessly handling sensitive information or collecting screening fees from clients
- Receive a clean and professional application package from each applicant. Your clients will thank you for giving them an easy and efficient way to make an informed decision



This addition of RentSpree was all thanks to the hard work of last year's Leasing Management Services (LMS) Task Force. I appreciate the time and effort they put into finding a valuable rental solution for our LMS Subscribers, and I know you will find it very useful for your business.

LMS Subscribers can claim their account by visiting www.rentspree.com/partner/abor and then simply opt-in to RentSpree on any Residential Lease listing to begin using the product. For subscribers interested in adding the LMS subscription to gain access to rentals and use RentSpree within ACTRIS MLS, simply go to your ABoR member portal and manage your MLS subscriptions.

You can also sign up for the upcoming MLS Power Hour on Tuesday, April 4th, where we'll have RentSpree's Senior Client Success Manager Steven Pastores give a deep dive into the benefits and features of the product integration within ACTRIS. Register for the MLS Power Hour at ABoR.com/Events.

Get Ready for the 24K Gold Gala!

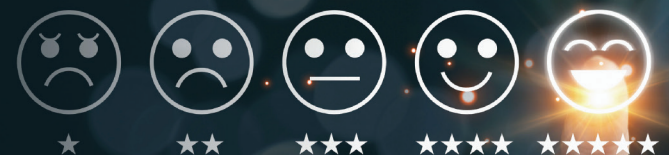
I want to personally invite you to the 2022 Industry Awards Celebration on Friday, March 31 at the Fairmont Austin Hotel. This year's theme is 24K Gold Gala, and the gilded and glamorous evening will begin at 6 p.m., with the unveiling of the winners of our 2022 Industry Awards starting at 7 p.m.

Attendees can look forward to an incredible dinner, a vacation raffle to a luxurious destination and surprise entertainment that will leave you on the edge of your seat.

After dinner and cocktails, we'll hit the dance floor for an epic afterparty from 9 to 11 p.m. with music from a live band. Most importantly, make sure to dress in your best gold attire and accessories to capture the fun and savor the memories at our 360° photo booth.

Purchase your tickets at ABoR.com/Celebrate today. I can't wait to see you there!

We're your 5-star title company!



Independence Title

IndependenceTitle.com

The Austin Business Journal's Number One Title Company for 16 Years Running!



For all you give,
it's time we give back.

kb
HOME

Built on
Relationships®

Here's a special offer for military, police and firefighters.

You represent the best of our community, and we want to show our gratitude for making our lives better. As a special thank you from the KB family to yours, we're offering **1% off the base price of a new KB home** to eligible active-duty military personnel, police officers and firefighters in the Austin area.

Call [512-488-0704](tel:512-488-0704) to schedule your visit.



We build personalized homes to fit your life and style, and every new KB home is designed to be ENERGY STAR® certified to help save you money and conserve resources.

Scan the QR code for details on communities in the Austin area.



888-KB-HOMES | kbhome.com

Broker Cooperation Welcome. ©2023 KB Home (KBH). To receive 1% off the base purchase price, at least one buyer must be a full-time police officer or firefighter in the Austin area and show valid proof of employment, or be an active-duty military personnel member in the U.S. Armed Forces and provide a valid GREEN U.S. Armed Forces Identification Card (Form 1173); present flyer on or before date of signing purchase agreement; sign an owner-occupancy agreement at time of purchase; sign purchase agreement on a new KB home in the Austin area between 1/30/23 and 6/30/23; and close escrow in time required under contract. Offer is a reduction of base sales price only, and does not apply to lot/elevation premiums, options or lender charges. No substitutions; not transferable, redeemable or exchangeable for cash; cannot be combined with any other offers and supersedes previous offers. Offer will be credited when buyer has closed escrow. All public sector employees who are designated employees in their conflict of interest code should consult their agency attorney. KBH employees and their family members are not eligible for this offer. KBH reserves the right to extend, modify or discontinue offer at any time without prior notice. Other restrictions and limitations may apply. Payment of Broker Co-op requires broker or agent to call in to register client prior to first visit to community and comply with Broker Co-op Agreement. Photo may depict upgraded landscaping/options and may not represent lowest-priced homes. Photos do not depict racial preference. Military images and/or information do not reflect nor imply endorsement by Dept. of Defense or Service Branch. See sales counselor for details. AUS-632151



The REALTOR® Difference: More Than Just Another Industry



**JENNIFER
TUCKER-NEELY**
2023 PRESIDENT

I recently heard something from a speaker who has been in the real estate industry for decades, and I believe that it is an important statement to make to set REALTORS® apart. Every day, we as REALTORS® learn to navigate the real estate industry, but at the end of the day the word industry is lackluster and frankly is not an accurate term for the work that we do.

You see, by definition, the word industry means a group of companies and organizations that all work on similar things. Is this all we are as REALTORS®? Are we a collection of companies and organizations that all work on house-related products? NO! We are professionals who have industry partners to assist in making the homebuying process a rewarding and enjoyable experience for our clients.

By definition, a profession is a group of qualified people who practice a particular set of skills. A profession requires specialized education and training in order to provide a service to others. Doesn't that fall more in line with what we do? We have formal qualifications based on continuing education, completed exams and professional standards through recognized bodies with the power to deem competence and establish a professional code of ethics.

Referring to the work that we do as simply an industry strips the title REALTOR® of everything that sets us apart. In our profession we as REALTORS® strive to educate ourselves on the communities around us, by attending city/ISD meetings, being active in our communities, the communities around us and within our Associations. We work to be a book of knowledge for our clients who are moving to a new area and must keep current with all of the changes going on around us.

In our profession, we advocate to promote home ownership, to protect real property rights and increase political awareness. We invest in our profession to keep it thriving. We work to give objective information and opinions to our clients, we network with other professionals for our marketing toolkit, we are expert negotiators, we keep current with all the endless transaction paperwork and new forms, we serve as a rock for our clients during the homebuying process. We do this all while maintaining ethical throughout the whole process.

REALTORS® who master their profession find ways to volunteer by serving their local, state and national Associations. For new REALTORS®, the Association is the best way to learn the ropes and become a professional. Here at WCREALTORS, we have all the tools needed to keep current with your community, advocate for our profession and gain real world experience from seasoned professionals.

So the next time you catch yourself talking about the real estate industry, make sure to take a step back and make it about the REALTOR® profession.



JB Giving with Habitat for Humanity: **Kate Bigus, Stacy Thrash and Janer Rockett Graham**, all of JB Goodwin REALTORS



HBA Annual Housing Forecast: **Caroline Carver** of RealtyLine and **Randy Rollo**



ABOR Broker Forum: **Sonny Hinojosa** and **Evie Ellis**, both of ATX Home Realty; and **Rosy Orozco** of Hills and Views Realty



hey there!

I'm Nicole.

Where we make you our top Priority!

Nicole.Feliciano@PriorityTitleUS.com
Market Manager Cell: 512.317.6691

7600 Burnet Road, Suite 115 • Austin, TX 78757





PUBLISHER/PRESIDENT
DOREN CARVER
doren@myrealtyline.com



ASSOCIATE PUBLISHER
TAWANNA VEROCK
tawanna@myrealtyline.com



EDITORIAL ASSISTANT
CAROLINE CARVER
caroline@myrealtyline.com

Founded in 1995, RealtyLine is a trade publication for real estate professionals. As a non-subscription publication, it is distributed by the US Postal Service to over 18k+ members of the Austin Board of REALTORS® (ABoR), over 1,800+ members of the Williamson County Association of REALTORS® (WCREALTORS) and the Home Builders Association of Greater Austin, as well as those involved in the real estate industry.

It is our pleasure to be a member of ABoR, WCREALTORS, HBA, and have been designated as an honorary member of the WCR Austin Chapter. We are equally proud to be a Major Investor in TREPAC (2019, 2020).

In advertising or editorial copy, RealtyLine is not responsible for viewpoints, facts, or errors expressed by non-staff writers. REALTOR® is a registered trademark. There are times when REALTOR® appears in this publication without the registered trademark symbol (®). A registered trademark should be assumed whenever the word REALTOR® appears in this publication.

HOW TO REACH US

Editorial Submissions

To submit a news release or editorial inquiry email
tawanna@myrealtyline.com

Print & Online Advertising

Send request to tawanna@myrealtyline.com or reach
Doren at (512) 514-3141

Postmaster

Send changes of address to
RealtyLine, P.O. Box 81366,
Austin, Texas 78708-1366

Social Media



facebook.com/
@myrealtyline



instagram.com/
@myrealtyline



linkedin.com/
@myrealtyline



Digital Issues
Issuu.com/realtyline

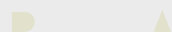


YouTube.com/
@realtyline6267



Up-to-date
Calendar of Events

Subscribe



SERVING THE AUSTIN METRO AREA AND SURROUNDING CITIES



Berkshire Hathaway Annual Awards:
Chasity Cerecerez and **Angela Muir**, both
of Berkshire Hathaway Texas Realty



M/I HOMES



Heritage

Model Home Now Open!

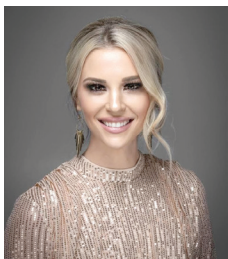
- Homes from the \$390s
- Ranging from 1,402 to 3,318 sq. ft.
- Community amenities including a pool, amenity center, playground, and parks
- Less than 25 miles to Downtown Austin
- Nearby local businesses, restaurants, and parks
- DSISD School District

For more information, contact us at:
SalesAustin@mihomes.com

mihomes.com/Heritage



Transparent Leadership Can Benefit Membership



KACEY TAYLOR
2023 PRESIDENT

This has been an incredible year for the Women's Council of REALTORS Austin Chapter and it is *only* the beginning.

We have worked diligently to understand the unique needs of each board member and chair, and we have been learning how to work together effectively. Despite our differences, I believe that we have achieved success because we are starting to understand that each of us brings something very valuable and unique to the table. There is no one better at being me than me, and we should all be true to who we are. If I attempt to be someone I am not, I am doing the world a disservice. Being true to yourself and sharing it with our members and the rest of the world has the

potential to change lives.

It is my goal to create an environment of transparency during my year as president. There is no doubt that this is not an easy and glamorous position. While it is a challenging position, it is also very rewarding. This experience is helping me to grow both personally and professionally as a leader and a person.

As a result of my networking efforts, I have met a number of influential individuals who want to help me catapult my career forward. Having access to the network has allowed me to meet key real estate professionals who I can call my "tribe."

Our last and most recent event, the "Winter White Party," held at the Kinningham House in Round Rock was an enormous success. We had at least 100 attendees and it was a night full of networking, laughter, food, photography and fun!

Women's Council of REALTORS
Austin Chapter presents

MARCH MARKET UPDATE

This event will cover the current market, market predictions, seasonality in our market and what factors to look for to see those shifts before they happen. We will also talk about opportunities in this market and have a Q & A session at the end.

Where: *SouthStar Bank Leander*
10737 E. Crystal Falls Pkwy

When: *Thursday, March 23*
11 a.m. to 1 p.m.

Presentation by: *Chris Jacob*

Sign Up



LUNCH WILL
BE PROVIDED

TREC LEGAL UPDATE 1

This class is required for license renewals as four of the eight (8) legal hours.

This class covers recent cases as well as topics including changes in the Real Estate License Act and TREC rules, do-not-call rules, anti-spam rules, home equity, mold, assessment and remediation, title insurance endorsements, mortgage fraud and new TREC forms.

Where: 9606 N. Mopac Expy, 9th floor

When: Wednesday, March 29

10:45 a.m. - Networking & Lunch

11 a.m. to 3 p.m. - CE Course

Cost: \$10.00 paid at door

Hosted by: *Frontier Title*

Affiliated Partner Event:
Women's Council of REALTORS

Instructor: *Dan Hamilton*

Sign Up
HERE!



Now
Open!

Close to it all

Welcome to University Heights. This brand new community from Scott Felder Homes puts you close to it all—employers, shops, restaurants, and the great outdoors. That means more time for you to spend on family, friends, and all the things you love, like our swimming pool, pocket parks, and walking trail. Experience the warm feeling of your new home and the peaceful feeling of convenience at University Heights, where you are close to it all!

A Scott Felder Homes Community

4637 College Square Dr, Round Rock, TX 78665 | 512.298.3576

ScottFelderHomes.com

All information provided here is from sources deemed reliable. However, the builder assumes no responsibility or warranty for the presented information including any errors, changes, omissions, or other conditions due to unforeseen or changing circumstances. 1/2022





MADE FOR
TREES



Happy Campers



INTRODUCING THE NEW HOMESTEAD AMENITY CENTER

Attention, campers: All the fun is gathering at our brand-new **Homestead amenity center, Ranch Camp!** So round up your camp crew, get to know

your neighbors (Ranch Code No. 3), and take your pick of abundant recreation. **It's a little bit summer camp. A little bit oasis. And it's all for you.**



SANTA RITA RANCH

[SANTARITARANCHAUSTIN.COM/AMENITIES/RANCH-CAMP](https://santaritaranchaustin.com/amenities/ranch-camp)

504 Exploration Circle, Liberty Hill, Texas 78642



Super Bowl of Builders: **Cathy Sanders** of Scott Felder Homes and **Adrienne Earls** of Keller Williams Realty



Berkshire Hathaway Annual Awards: **The Kent Redding Group** - Chairman's Circle Diamond Award Winner



Winter White Party: **Mary Miner** of Nextage Loan Star Realty and **Jennifer Lish** of Urban to Suburban Realty



CHAMPIONS SCHOOL OF REAL ESTATE®

CELEBRATING 40 YEARS OF EDUCATION EXCELLENCE

NEW 18-Hour Program

MODERN APPROACHES TO REAL ESTATE BUSINESS

CLASSROOM | \$119

APR 13-14

THU: 8:30 AM – 7:30 PM
FRI: 8:30 AM – 5:30 PM

What's Included:

- 5-Hour Emotional Intelligence in RE
- 2-Hour Landlord & Tenant Rights
- 8-Hour TREC Legal Update I & II
- 3-Hour Contract Review



Required for Brokers

TEXAS COMPLETE WITH BROKER RESPONSIBILITY

CLASSROOM | \$119

APR 13-14

THU: 8:30 AM – 6:30 PM
FRI: 8:30 AM – 6:30 PM

Another Great CE Program

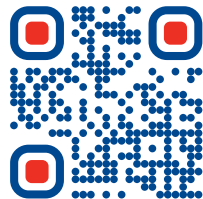
SELECTED TOPICS IN FARM & RANCH REAL ESTATE

VIRTUAL CLASSROOM | \$119

APR 3 & 5

MON: 8:30 AM – 5:30 PM
WED: 8:30 AM – 7:30 PM

SCAN TO ENROLL



SPEAK TO A CAREER COUNSELOR
(512) 244-3545

AUSTIN CAMPUS
13801 RANCH ROAD 620 N
AUSTIN, TX 78717

Open to the Public. TREC Provider #0005. CE Courses offered by CSRE: Broker Responsibility Course 45538; Landlord/Tenant Rights 45377; Comm RE 44938; Essential Topics: 3-hour Contract Review 40030; Emotional Intelligence 45541; Farm & Ranch RE 37962; Legal I 42039; Legal II 42040; MS&LG 38540; MRP 42557; NRE & Buyer Rep 32072; Pricing Strategies: Mastering the CMA 33038; Prop Mgmt 37961; RE Investing 38427; RE NE 32213; RE PA 41902; Tech Update 42238. Textbook appearance may vary.

MODELS OPEN DAILY!



#HappyStPattys



LACIMATX.COM

**NEW HOMES
AVAILABLE
NOW!**

NON-AGE RESTRICTED! ALL AGE GROUPS WELCOME





Winter White Party:
Normani McKinney of
eXp Realty and **Mo Duran**
of Keller Williams Realty



AYREP Economic Forecast: **Maggie Morgan**
Thurston, Andrew Thurston and **Jeff Brown**
of Realty Austin



TREPAC Major Investor Brunch: **Chris Rodriguez** of
eXp Realty and **Susanna Boyer** of Pure Realty



AYREP Economic Forecast:
Brianna Vance and **Shelby Slevers**



KELLER WILLIAMS REALTY NW
9606 N.MOPAC EXPY
SUITE 950
AUSTIN, TX 78759

512-346-3550

kw AUSTIN NW
KELLERWILLIAMS. REALTY

MICHELLE BIPPUS
512-699-3425
MICHELLE@KWAUSTINNW.COM

MELANIE KENNEMANN
775-303-6127
MELANIEK@KW.COM

Wishing you a pot of gold, and
all the joy a home can hold!



Brandy Barton

512.345.5535 office
BLBarton2@dhititle.com
www.dhititle.com



DHI TITLE® AGENCY
AC-ID 1877175
10700 Pecan Park Blvd | Suite 130
Austin, TX 78750

DHI Title is a title insurance agency, underwritten by several national title insurers. For information specific to our underwriters, please contact your local DHI Title Office. DHIT is an affiliate of D.R. Horton/Express Homes/Emerald Homes. Homebuyer is not required to utilize the services of DHI Mortgage or DHI Title in order to purchase a home with D.R. Horton, Express Homes or Emerald Homes. The information contained herein does not constitute legal advice and DHI Title makes no express or implied warranties respecting information presented and assumes no responsibilities for errors or omissions.

by Rachel Arterberry

AUSTIN REAL PROS

Austin Real Pros is a small boutique real estate company formed on April Fools Day in the year 2000, ironically, by two experienced real estate professionals, Bill Evans and Carrie York. Offering services in sales, leasing, and property management, Austin Real Pros is “large enough to offer great service to our clients, but small enough to know all of our clients' names too—that's one thing our clients find attractive about us,” says Bill Evans. He continues, saying, “Much of our business comes from referrals. We have high-tech capabilities, but we also offer a personal touch that our clients appreciate.”

In his 28 years in the industry, Bill has only been associated with three brokerages. Teaming up with Carrie, who has more than 35 years in real estate, was the beginning of what is now one of Austin's well-known real estate companies, relying heavily on their reputation for doing the right thing—even when no one is looking!

Austin Real Pros and their team of agents strive to create a positive real estate experience with each client, delivering quality service and value they have learned to expect. Bill and Carrie did not intend to do property management when this little company started, although they both had experience in this area. Because of their expertise and willingness to share their knowledge, clients continually asked them to help with their leasing and property management needs.

Being in the industry for a combined 50+ years, Carrie and Bill have developed connections and nurtured relationships within the community that have helped them navigate the many peaks and valleys of the market. Property management, seemingly recession and inflation-proof, keeps the business going, even as the bangs and busts of the real estate market take a toll on others. As the pandemic threatened the lives and livelihoods of so many, there was always a need for leasing and property management.

As Bill explains, there are two pieces to the leasing and property management puzzle. First, there is finding the most qualified applicant to lease a property. Then, to manage a property, it is essential to ensure the tenants conform to the terms and conditions of the lease while maintaining the value of the landlord's asset. “It is our commitment to those standards that has helped keep our clients out of eviction court,” Bill says.

Believing in the value of nurturing relationships, Carrie and Bill see every conversation as an opportunity for education and development. In fact, Bill believes that every negative reaction from a client or partner is nothing more than a request for more information. That being said, Austin Real Pros unselfishly shares with its real estate agents, clients, and associates, anything it has to offer. From educational classes to office space and wifi to information, Bill and Carrie believe strongly in the preamble of the code of ethics, which says that we will cooperate and help our colleagues become better REALTORS.

Bill Evans, defining himself as “a pretty good real estate broker,” believes it is his job to let his clients tell other people he is pretty good and let them be the judge. Collaboration, building relationships with the community, and giving back are cornerstones of the Austin Real Pros culture, positioning this team's values well with the clients they serve.

Austin Real Pros—Real professionals making an impact on the real estate market, one relationship at a time.



Your Home for Mortgage Lending

Buy | Build | Refi



GREG W. VESELY

Senior Vice President of Lending/
Branch Executive

O: 512.515.9854

C: 512.831.8782

greg.vesely@southstarbank.com

NMLS# 621784



southstarbank.com/mortgage

All loans subject to approval. Other fees or restrictions may apply. SouthStar Bank, NMLS# 410624.



More for You and Your Buyer

6% COMMISSION*

*On homes that close by the end of April in select communities

Plus...

We're still giving the perks

Partner

1st Closing

3%

COMMISSION

Ambassador

2nd Closing

4%

COMMISSION

Elite

3rd Closing

5%

COMMISSION

And as much as \$19,000 in Flex Cash*

and 4% Cash Back on Most Homes for Your Buyers

With So Many Incentives,
See Available Homes Today!

At Brohn, we are always looking for ways to help home shoppers and even with the current market trends, our incentives keep fixed interest rates and monthly payments surprisingly low.

New quick move-in homes available throughout Greater Austin.

Hymeadow – Hays County, TX

Morningstar – Georgetown, TX

Trace – San Marcos, TX

Casetta Ranch – Kyle, TX

Lago Vista – Lago Vista, TX

Double Eagle Ranch – Cedar Creek, TX

Oaks at San Gabriel – Georgetown, TX

Harvest Ridge – Elgin, TX

Arrowpoint – Georgetown, TX

Cloverleaf - Austin, TX

QR Code

Brohn

20 YEARS

OF REAL ESTATE

Brohn HOMES

New Homes \$250s - \$500s+

BrohnHomesAgents.com | 512-643-5400

15% Commission only available for homes that are contracted in Morningstar and Trace communities after 3/9/23 and close by 4/30/23. 10% 2023 CMG Financial, all rights reserved. CMG Financial is a registered trade name of CMG Mortgage Inc. NMLS #1820 in most, but not all states. CMG Mortgage, Inc. is an equal opportunity lender. Registered Mortgage Banker with the Texas Department of Savings and Mortgage Lending. To verify our complete list of state licenses, please visit www.cmgfi.com/corporate/licensing and www.nmlsconsumeraccess.org. All loans subject to credit approval and only eligible with CMG Financial, Brohn's lender partner. Offers only valid when financing through Brohn's lender partner, CMG Financial, and will full price offer on home. Please see a Brohn Homes Sales Consultant for complete details. Offer may not be available with all programs in all states. All figures are estimates and subject to change at any time. The information here is provided as a general guide to help you determine if a property may be viable for you. Rates, APRs & programs are illustrations subject to change at any time. These do not constitute a Loan or Good Faith Estimate for payments and closing costs. Everyone's situation is different and it's best to be pre-approved for a range of potential prices, payments or loan programs. The flex cash amount is contingent on the price of the home and only valid on participating homes and in participating communities. 4% flex cash only for homes contracted with Brohn Homes, using CMG Financial. Speak to a Brohn Homes Sales Consultant for details on participating homes and participating communities. If using flex cash to reduce the price of the home, the reduction cannot bring the home price below base price. Flex cash incentive only available in select communities. The flex cash can only be used in one of the four ways, including reduction in purchase price (not being less than base price of home) or applying towards closing costs or long term rate locks or buying down the interest rate on a 10/6 ARM (specific interest rate and associated APR fluctuate on a daily basis and change due to individual situations). This is a limited time incentive program that can be stopped at any time and with no prior notice. Real Estate Agent Bonus Program available only when your client closes on a home in a participating Brohn Homes community pursuant to a contract your client signs and executes on or between 11/23 and 12/31/23. Bonus will be dictated by order of closing: 3% upon first closing, 4% upon second closing, and 5% upon third closing and thereafter on contracts written by 12/31/23. All bonuses will be paid at closing. Payments of total commissions and bonuses will only be made to actively licensed Texas brokers. Bonus paid to Broker upon client's successful closing and funding and is based on the original contract price as stated in the Purchase Agreement, excluding any Seller incentives, subsequent change orders, re-writes, or upgrades. Broker is responsible for all applicable taxes. Since seller reserves the right to modify or discontinue this program at any time without notice, please call the applicable sales center in advance to confirm that the program is still in place. Bonus/commission offer not valid for Purchase Agreements signed by buyer prior to publication of this advertisement. Commission cannot be used with any other special offers. May not be combined with any other broker bonuses or offers. Please see a Brohn Homes Sales Consultant for complete details. Clayton Properties Group, Inc. Formerly known and Qualified to do business in Texas as CMH Parks Inc. DBA Brohn Homes reserves the right to make changes to pricing, floor plans, specifications, features, dimensions, elevations, and incentives without prior notice.

HBA Annual Housing Forecast: Angie Bell, Regina Spurlock, Ed and Elizabeth Horne, all of Santa Rita Ranch

ABOR Broker Forum: Jill Leberknight and Rina Camhi, both of eXp Realty

ABOR Advocacy Kick Off: Jim Smith, Christine Chau of Texas Urban Realty and Michael Francis of Rollingwood Management

14

MARCH 20, 2023 - APRIL 19, 2023 | REALTYLINE.US



AMBER TOWNSLEY
Branch Manager - Austin Office
VP/Sr. Escrow Officer
atownsley@bnttexas.com

SERVICE THAT MAKES A DIFFERENCE.

TEAM TOWNSLEY IS 5-STAR! SEE WHAT CLIENTS SAY...



“It was a pleasure working with everyone at Boston National Title. The team was very professional, efficient, and pleasant to work with. Amber exuded calmness throughout the process and guided everyone to the finish line. Thank you so much everyone for all help and expertise in the handling of the transaction. My client was quite pleased.”

“Closed on our new forever home today!!! BNT and their team made the process easy and fun!! Amber Townsley was super informative and kind. She really helped to create a great experience for us!”



JORDAN BROWN
Sr. Escrow Assistant - Team Townsley
512.600.9699
jobrown@bnttexas.com



DILYNN VONTHIES
Escrow Assistant - Team Townsley
512.600.9699
dvonthies@bnttexas.com



KYLIE PRIOR
VP, Business Dev.
512.947.3445
kprior@bnttexas.com



CHRISTINE SCOGGINS
VP, Business Dev.
512.796.5656
cscoggins@bnttexas.com



ANDY HERRIN
VP, Business Dev.
704.502.9519
aherrin@bnttexas.com



BRIAN DAVIS
VP, Business Dev.
214.802.8656
bdavis@bnttexas.com

4 Central Texas Locations to Serve You

7000 N. MoPac,
Suite 100
Austin, TX 78731
(512) 600-9699

9017 W. State Hwy 29,
Suite 105
Liberty Hill, TX 78642
(512) 501-6284

801 E. Old Settlers Blvd,
Suite 101
Round Rock, TX 78664
(512) 354.7150

215 W. University Ave.,
Georgetown, TX 78626
(512) 561-4980

WWW.BNTTEXAS.COM



NEW INVENTORY HOMES!



**DRIPPING SPRINGS
CALITERRA**
190 Canal Drive
GRANTLEY E
MLS# 9937872
~~WAS \$1,370,900~~
NOW \$1,249,900



**DRIPPING SPRINGS
CALITERRA**
243 Bridge Water Loop
PALMETTO A
MLS# 1713909
~~WAS \$1,074,900~~
NOW \$999,900



**DRIPPING SPRINGS
CALITERRA**
257 Bridge Water Loop
BANCROFT B
MLS# 1426793
~~WAS \$1,199,900~~
NOW \$1,099,900



**LAGO VISTA
THE HOLLOWS**
7225 Destination Way
COLINAS II C
MLS# 4466980
~~WAS \$1,599,900~~
NOW \$1,299,900



**LIBERTY HILL
NORTHGATE RANCH**
105 Rickard Drive
KENWOOD D
MLS# 5791693
~~WAS \$1,374,900~~
NOW \$1,249,900



**SUMLIN
THE OAKS AT SAN GABRIEL**
125 Bull Ridge Trail
SUMLIN B
MLS# 4289506
~~WAS \$999,900~~
NOW \$849,900



**LAKEWAY
ROUGH HOLLOW**
418 Sitlington Lane
ROSEMEADE A
MLS# 4392791
~~WAS \$1,099,900~~
NOW \$849,900



**LAKEWAY
ROUGH HOLLOW**
514 Elworth Path
ROSEMEADE A
MLS# 6128515
~~WAS \$1,199,900~~
NOW \$899,900



**LEANDER
TRAVISSO**
3028 Soldato Way
MAXWELL B
MLS# 1390288
~~WAS \$2,249,900~~
NOW \$1,949,900



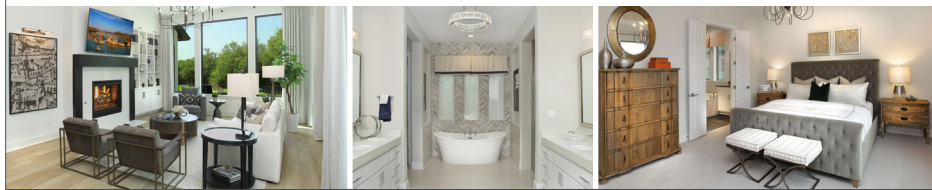
**GEORGETOWN
WOLF RANCH SOUTH FORK**
236 Running Fawn
OLYMPIA B
MLS# 7898912
~~WAS \$1,019,900~~
NOW \$899,900



**GEORGETOWN
WOLF RANCH**
129 Magnolia Spring Drive
BRYNLEE E
MLS# 6571834
~~WAS \$949,900~~
NOW \$699,900



**GEORGETOWN
WOLF RANCH SOUTH**
233 Running Fawn
AUBRIANNA A
MLS# 1720396
~~WAS \$849,900~~
NOW \$719,900



*Your 4% commission will apply on the base price of build-to-order homes. For inventory homes your commission will be 4% of the advertised price or contract price, whichever is lower. Commission will be paid to the registered Realtor at closing on Drees homes. Drees reserves the right to change or withdraw this program at any time without notice. For complete details see a Drees Market Manager.

drees
CUSTOM HOMES⁹⁵

©2023 The Drees Company. All rights reserved. 23-2032-125 2/23

dreeshomes.com

Do's and Don'ts: Continued from front page

2. *Don't make any major financial changes before applying for a home loan*
This includes things like changing jobs, increasing your credit card debt or taking out any new loans. These changes can all negatively impact your ability to get approval.
2. *Don't apply for multiple loans at once*
Applying for multiple loans at the same time will only hurt your credit score and make it harder to get approved for any of the loans.
3. *Don't neglect your credit score*
Your credit score is one of the most important factors in getting approved for a home loan, so make sure you check it before you apply and take steps to improve it, if needed.
4. *Don't completely pay off your debts*
Although it may seem counterintuitive, you should not pay off your debts in their entirety or close any accounts unless your mortgage advisor specifically recommends that you do so. Avoid opening new lines of credit as well. All of these actions can negatively impact your credit score, which you do not want when applying for a mortgage.
5. *Don't forget to budget for closing costs and other fees*
Make sure you account for closing costs and other fees that may be associated with the loan. That way, you won't be surprised when it comes time to actually pay for the loan.

Applying for a home loan can be an intimidating process, but it doesn't have to be! Knowing what documents you need and understanding the dos and don'ts of the application process is key to getting your dream home sooner. Building a good credit score, researching different lenders and making sure you are financially responsible will help ensure you receive a competitive rate on your loan. So take some time to do your research, understand the process and before long, you'll find yourself in that perfect new home.



LET US MANAGE YOUR CENTRAL TEXAS RENTAL PROPERTY.

For further details or clarification,
please call us or visit our website.

817.894.7877

starpointerealtymanagement.com



"A Certified Residential Management Company"

512.327.4451

Managing Residential Properties Since 1986



3355 Bee Caves Road, Suite 504
Austin, Texas 78746 512.327.2299 (fax)

RollingwoodManagement.com

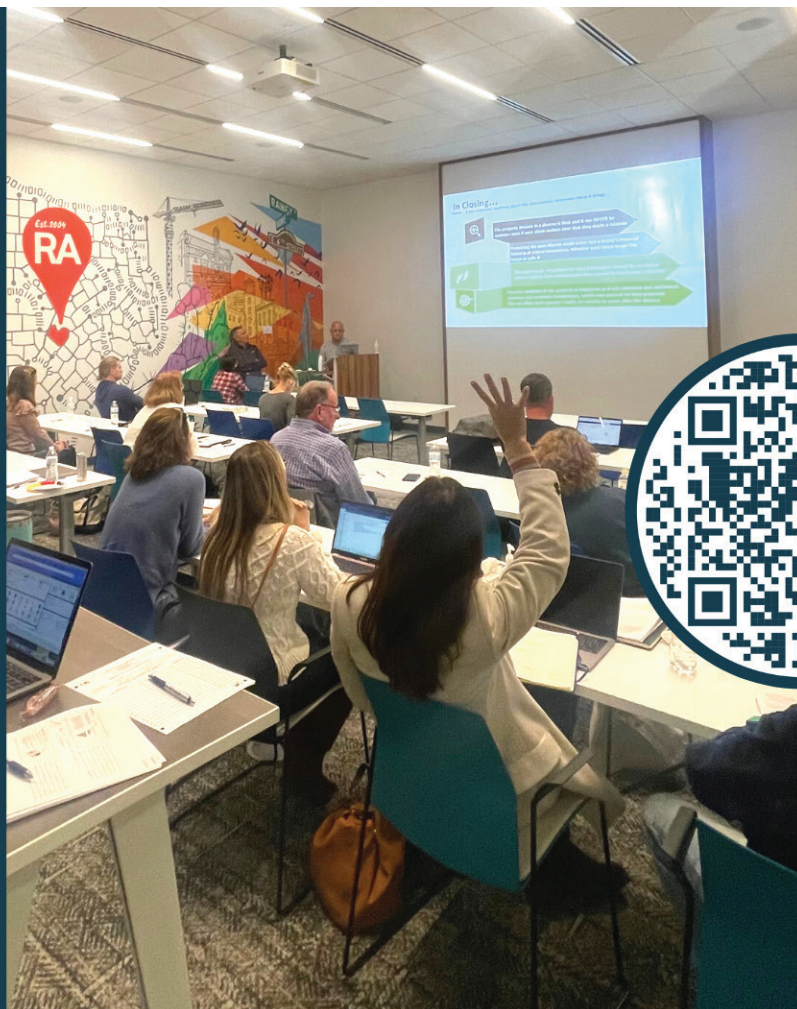
Michael Francis, Broker, MPM® RMP®



Berkshire Hathaway Annual Awards:
Rick Ellis, Chairman's Circle
Diamond Award Winner Viktoriia
Jones and Dede Jenkins, all of
Berkshire Hathaway Texas Realty



AMBA Monthly Meeting: Joe
Thweatt, Leslie Linder of
Austin Title, Betsy Hodge and
Billy Meyerdirk



FREE CE COURSES

INTRODUCTION TO DIVORCE REAL ESTATE



Scan to see our upcoming
classes

SIGN UP TODAY!

Find us on Eventbrite





**YOUR CLIENTS WILL FALL IN LOVE
WITH THE HOLLOWS.**
no hand-holding needed.

+ REALTOR INCENTIVES YOU'LL LOVE, TOO!



THE HOLLOWS
ON LAKE TRAVIS

WWW.HOLLOWSLAKETRAVIS.COM



ABoR Broker Forum: **Justine Griffith** of Homes with Hall Realty and **Cheryl Jenkins** of CKJ Realty Group



Super Bowl of Builders: **Lara Harris, Ellen Giddens, Debbie Farmer and Ray Moore**, all of Giddens Homes



Berkshire Hathaway Annual Awards: **Rick Jenkins, Daniel Hain and Rick Hamilton**, all of Berkshire Hathaway Texas Realty



HBA Annual Housing Forecast: **Leslie Van Burkleo, Chad Decker and Carol Bellomy**, all of Independence Title

DREAM TEAM

We'll help you keep rowing along!

Locally Grown ♦ Texas Strong



Independence Title

LEARN
MORE

IndependenceTitle.com

The Austin Business Journal's Number One Title Company for 16 Years Running!



Stewart Title Out and About: **LeAnn Fitch**, **Kimberly McGarry** and **Kathryn McCurry**, all of Stewart Title



AMBA Monthly Meeting: **Stacey Maisano**; **Rob Macioce** and **Cyndi Carter**, both of Champions School of Real Estate; and **Eddie Garza De Haro**



Super Bowl of Builders: **Sara Coltharp** of Drees Custom Homes and **Tim Taylor** of Realty Texas



Super Bowl of Builders: **Irene Cheyng** of All City Realty, **Trisha Winfred** of Keller Williams Realty, **Sarah Whetstone** and **Reagan Samsom** of Austin Title

EVENTS YOU WON'T WANT TO MISS IN **SPRING '23**

Aaron Lee

Business Development

512-576-0247 // aaron.lee@doma.com



ROUND ROCK BRANCH
1 Chisholm Trail, Suite 310
Round Rock, TX 78681
512.255.6550

NORTH AUSTIN BRANCH
5608 Parkcrest, Suite 150
Austin, TX 78731
512.302.3892

doma.com

March 27th - 9:30 to 11 a.m.

SURVEY 101 CE CLASS **DOMA ROUND ROCK OFFICE**

Learn more about what makes a survey. If you don't want CE you can join for free. For CE credit a fee of \$15 is required at the door.

[REGISTER HERE](#)

Mar 28th - 4 p.m. to 6 p.m.

SPRING FLING MIXER & BOWLING **AT SPARE TIME**

REALTORS this is your opportunity mix and mingle with others in your profession

[REGISTER HERE](#)

April 4th - 10 a.m. to 2 p.m.

DOWNTOWN AUSTIN PROPERTY TOUR

REALTORS - This is your chance to tour condos with us. Limited seating so register today!

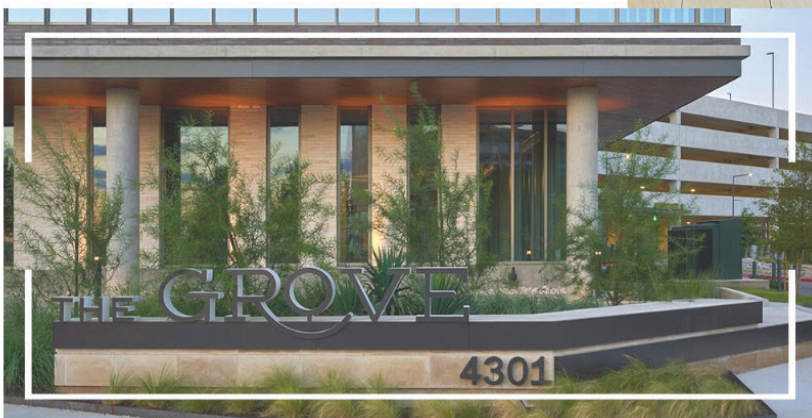
[REGISTER HERE](#)

©2023 Doma Holding, Inc. and its subsidiaries. All Rights Reserved | TX



OUR BRAND NEW OFFICE

the GROVE



**Come Check Out
Our New Space
Located in
Central Austin**

BACK ROW: BRIAN WALSH, RACHEL MARTINEZ, PAM CARROLL, HANNAH STEVENS,
TARYN HUTSON, MOLLY LYONS, JENNY NEWMAN
FRONT ROW: BRANDI FLEMING, TIFFANY ISAACS SMITH

BRANDI FLEMING

VP/Escrow Officer
Brandi.Fleming@austintitle.com
512-954-6378 Direct
Team.Fleming@austintitle.com

TIFFANY ISAACS SMITH

VP/Escrow Officer
Tiffany.Smith@austintitle.com
512-954-6341 Direct
Team.Tiffany@austintitle.com

PAM CARROLL

AVP/Business Development
Pamela.Carroll@austintitle.com
214-738-9888 Mobile

HANNAH STEVENS

Business Development
Hannah.Stevens@austintitle.com
512-970-8376 Mobile

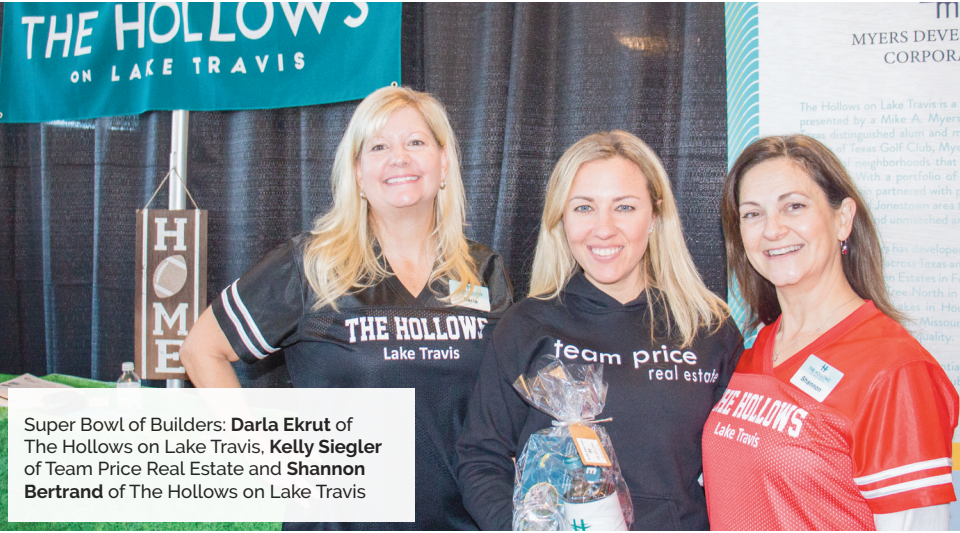
JENNY NEWMAN

VP/Business Development
Jenny.Newman@austintitle.com
512-426-7865 Mobile

NEW LOCATION - THE GROVE - 4301 BULL CREEK RD., STE 180, AUSTIN, TX 78731
PHONE 512-954-6377 / FAX 512-346-4993 / WWW.AUSTINTITLE.COM



HBA Annual Housing Forecast: Chad Durham and Steve Krasoff of Scott Felder Homes



Super Bowl of Builders: Darla Ekrut of The Hollows on Lake Travis, Kelly Siegler of Team Price Real Estate and Shannon Bertrand of The Hollows on Lake Travis



AMBA Monthly Meeting: AMBA Past President Jim Sikes and AMBA President Michelle Goldberg



HBA Annual Housing Forecast: Cass Brewer, Kathy Morford and Denise Moody, both of Texas National Title; and Bethany McCullough



NOW OFFERING

REALTOR BONUS!

Available in these communities:

- CLEARWATER RANCH
- NORTHGATE RANCH
- SANTA RITA RANCH
- THE HOLLOW'S ON LAKE TRAVIS
- WHISPERING WIND



\$4,500

ON INVENTORY HOMES

Offer effective 11.30.2022 for a limited time.
\$4,500 bonus to be paid in addition to standard 3% commission.



Austin Real Pros, REALTORS®

Sales, Leasing & Property Management

1310 South First Street, Suite 100 Austin, Texas 78704 | 512-458-3730



Follow the Rainbow **TNT TOOLS**

**REAL ESTATE BUSINESS RESOURCES PROVIDING
A SMOOTH PATH TO THE CLOSING TREASURE TROVE**

ZOCCAM

An easy-to-use app when buying a home. Safely transfer Earnest Money and Option Money while protecting funds from wire fraud schemes.

ZONABILITY REPORTING

Evaluate a property, market or compare city-to-city in a robust way. Zonability data is licensed for base zoning districts, overlays districts and/or future land use plans.

TNT COMPANION APP & COMPANION EXPRESS ONLINE

Designed for real estate professionals with quick access to generate buyer estimates, seller net sheets, helpful information, and more.

MLS STATISTICS HEAT MAP & 5 YEAR TRENDS

Enjoy local residential real estate market status reports. Help home sellers list their homes at an appropriate market price based upon area statistics. Assist home buyers determine what is priced right in their area of interest.

REAL ESTATE FOCUSED MARKETING MATERIAL

Great local information for relocation and locally migrating closing customers. Introduce local school information, culture highlights, closing procedure details, taxes, safety, and more.

LEAD GENERATION

Contact your sales rep to learn how to grow your business.



*Your partner in
closing success!*

TNT
TEXAS NATIONAL TITLE
A MOTHER LODE COMPANY

learn more at
WWW.TEXASNATIONALTITLE.COM

GOT LEADS?

FIND YOUR FOREVER AGENCY

- **50 LEADS** per month to any agent!
- Multi-sourced **LEADS** available daily!
- Social media **LEAD** generation!
- Corporate **LEADS** available by qualification!
- We'll help grow your client database!
- Marketing campaigns for automated emailing!
- "Live Hand-off" **LEADS** / immediate contact!

Our Marketing Department is highly proficient in lead generation through social media and personal branding! They are your professional support team for all your marketing needs!



Rick Ellis | COO & General Manager
rick.ellis@bhhstxrealty.com
Call/Text: 512-947-8151



Daniel Hain | Business Development Manager
Daniel.Hain@bhhstxrealty.com
Call/Text: 512.565.7425

**BERKSHIRE
HATHAWAY**
HOMESERVICES
TEXAS REALTY

BUILD YOUR CAREER WITH US!