

SELLING & MOVING

CODY POSEY



Thank you for considering me as your real estate expert. This digital welcome guide includes a Local Guide, a Buyer's Guide, a Seller's Guide, and a Moving Guide, and is designed to be your go-to resource throughout the buying or selling process. Inside, you'll find personalized insights, practical tips, and links to additional resources to make your experience smooth and stress-free!

Cody Josey







# Your Guide

BUYING, SELLING & RELOCATING!

BUYER'S GUIDE

SELLER'S PROCESS



MOVING GUIDE

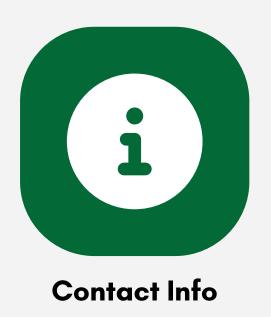


LOCAL GUIDE









## Checklists & Tools



RELOCATION CHECKLIST



MOVING DAY CHECKLIST



HOME VALUATION



FAQS



#### **CODY POSEY**

## Helpful Blog Articles

Head to our <u>website</u> to explore the latest news and insights in the blog section.







VIEW MORE ARTICLES



## Recommendations



Morgage Broker

**James Johns** 

Broker Company Name









Conveyancer

Jill Jefferey

Conveyancer Company Name









## Recommendations



Morgage Broker

**James Johns** 

Broker Company Name









Conveyancer

Jill Jefferey

Conveyancer Company Name









Cody was phenomenal from start to finish. Our home buying process went extremely fast and felt like a whirlwind but Codey handled it all knowing how hectic our schedules. He even caught that the builders gutter crew install the gutters improperly.

He's is more than willing to go above and beyond for any of his clients and once it's all said and done I'm sure you'll feel like you gained a new family member.

Thanks again, Cody.

- The Bell Family



Hands down the most AMAZING realtor to work with. Coming from California to Texas was the best decision we made, especially with Cody on our side. Cody's work ethics is highly visible. His hospitality and knowledge were incredible.

We spent a weekend looking at homes all over San Antonio and fell in love with our dream home in Garden Ridge. Not one question we had did Cody leave unanswered. I will say Cody has gone above and beyond not only as our Realtor but now a friend.

- D Lopez



I had the pleasure of working with Cody during process, and I couldn't have asked for a better experience. From the very beginning, Cody was incredibly professional, knowledgeable, and attentive to my needs. He took the time to understand what I was looking for in a home and provided excellent guidance throughout every step of the journey.

I highly recommend Cody to anyone looking for a trustworthy, reliable, and dedicated realtor.

- C Bartolo



Cody Posey is an excellent realator who puts his clients needs before anything else. He worked with me and my son and daughter-in-law to find a house that had a room to accommodate my baby grand piano.

He spent numerous weekends patiently showing us multiple properties that would meet our needs. Finally he found the perfect home for me in a gated community for people over 55 years of age. He is warm, friendly and kind. I have recommended him to others.

- M Herbert



#### **GET IN TOUCH**





## Cody Posey | Abrahams Real Estate TIES Team

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#### GOOGLE MAPS

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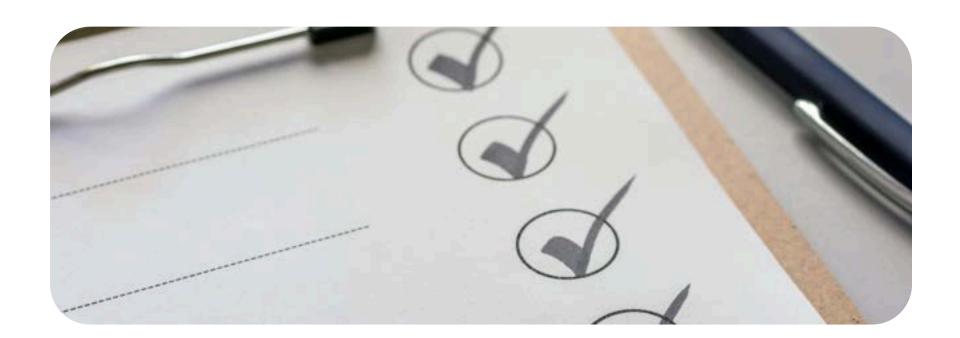


# Buyer's Guide

A guide to buying your home with

Cody Posey

# Home Buying Checklist



## Location

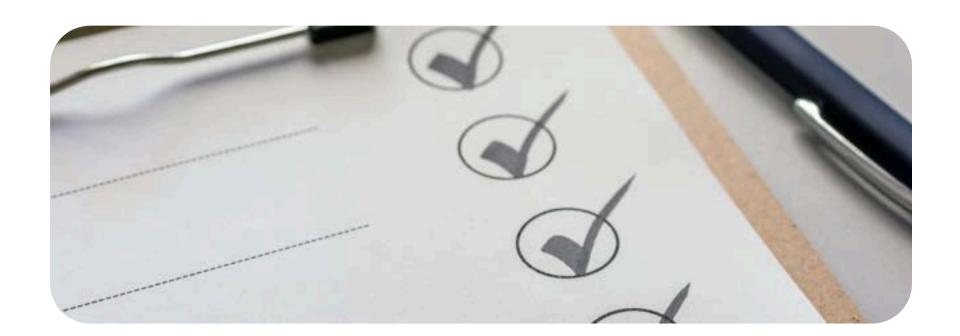
- Commute to Work
- School District Ratings
- Crime Rates & Safety
- Access to Amenities (groceries, parks)

## **Budget and Financing**

- Set Max Budget
- Down Payment Amount
- Get Pre-Approved for Mortgage
- Factor in Closing Costs, Taxes, Insurance,
   Maintenance



# Home Buying Checklist



## Size & Layout

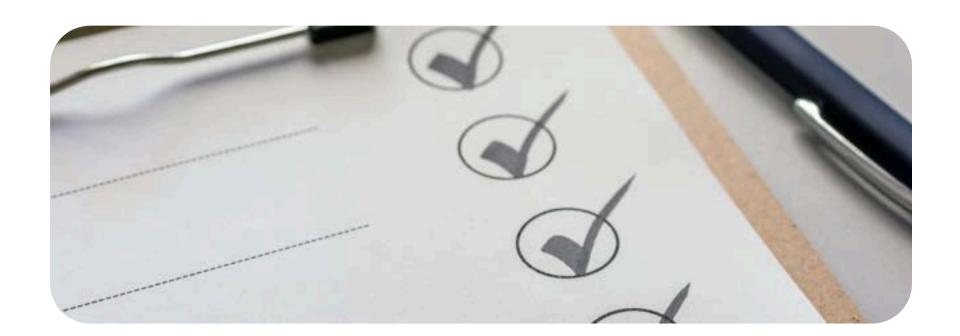
- Total Square Footage
- Bedroom & Bathroom Count
- Functional Floor Plan
- Room to Expand or Renovate

## **Condition of the Home**

- Age of the Home
- Roof, Foundation Integrity
- HVAC, Electrical, Plumbing Systems
- Schedule Professional Inspection



# Home Buying Checklist



## **Market Conditions**

- Know if It's a Buyer's or Seller's Market
- Review Comparable Sales
- Evaluate Long-Term Value & Rental Potential

## **Legal Aspects**

- Verify Title & Property Boundaries
- Check for HOA Rules or Restrictions
- Confirm Zoning and Land Use
- Review Past Permits, Renovations, or Code Violations



## The Buyer's Process







**Step 1**Choose
Your Agent

**Step 2**Financial
Preparation

Step 3
Home
Search





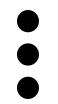




Step 6
Accepted
Offer

**Step 5**Submit Offer

Step 4
Offer
Preparation





Step 7
Due
Diligence



Step 8
Loan
Approval



Step 9
Closing
Day





# Choose Your Agent

Choosing the right agent is the foundation of a successful home search. A skilled agent will guide you through the process, negotiate on your behalf, and help you avoid costly mistakes. They'll have a solid grasp of the local market and provide advice that aligns with your goals and budget.



### **Assemble Your Team**

- Hire a Real Estate Agent
- Choose a Mortgage Broker or Lender
- Identify a Real Estate Attorney (if required in your state)
- Line up a Home Inspector





# Financial Preparation

### Your Green Light to Buy!

Pre-approval isn't required, but it gives you a strong edge. It shows sellers you're serious and sets a clear, realistic budget—avoiding surprises. We highly recommend getting pre-approved before your home search. It positions you as a credible buyer, speeds up offers, and can make the difference in a competitive market.



## **Key Actions**

- Gather Financial Documents (tax returns, pay stubs, bank statements)
- Apply for Mortgage Pre-Approval
- Compare Loan Options and Interest Rates

# Obtain a Pre-Approval

## What is Pre-Approval?

A lender's conditional commitment to lend you a specific amount based on your financial profile. It's not final approval but shows you're qualified—pending no major changes and finding a property.

## Why It Matters

It sharpens your budget and signals to sellers that you're financially ready, giving you leverage in competitive markets.

### How to Get It

Your broker or lender will walk you through the process. You'll need to provide proof of income, assets, debts, and expenses. Preapproval can take up to 3 weeks and typically remains valid for 60 to 90 days.



# Obtain a Pre-Approval

To make the process smoother, it's helpful to gather the necessary documents ahead of time. Here's a list of commonly requested items:



# What Do You Need for Pre-Approval?

- Tax Returns (last 2 years)
- W-2s or Notice of Assessment (last 2 years)
- Pay Stubs or Payslips (last 3 months)
- Bank Statements (last 3 months)
- Documentation for Any Additional Income
- List of Debts and Assets
- Breakdown of Monthly Expenses





## Home Search

Get to know the neighborhoods that match your lifestyle—and the agents who know them best.

Do your homework: research the area, visit frequently, and attend open houses. The more homes you see, the better you'll understand how features, location, and condition affect price.









MORE NEIGHBOURHOODS





# Offer Preparation

Once you've found a property you love, I'll help you craft a competitive offer based on your budget, priorities, and current market conditions. We'll review pricing, terms, and contingencies to ensure your offer is strong without overreaching.



## Get Ready to Offer

- Review comparable sales
- Choose offer price and terms
- Decide on contingencies
- Prepare proof of funds and preapproval





## Submit Offer

We'll formally submit your offer along with all supporting documents. If negotiations arise, I'll represent your interests, communicate clearly with the seller's agent, and adjust our strategy to stay competitive.



## **Make It Official**

- Sign and submit offer documents
- Attach pre-approval and financials
- Respond to counters or requests
- Stay responsive for fast-moving decisions





# Accepted Offer

With an accepted offer, the home is under contract. Now we shift into due diligence and financing. I'll coordinate next steps—inspections, appraisals, and lender requirements—to keep us on track for closing.



### **Move Into Contract**

- Sign purchase agreement
- Deposit earnest money
- Schedule inspections and appraisal
- Notify your lender to start final underwriting





## Due Diligence

A home inspection is a crucial step to protect your investment. During the inspection period, we will schedule a licensed home inspector to conduct a thorough evaluation of the property. The goal is to identify potential issues so you can make an informed decision about proceeding with the purchase.



### **Protect Your Investment**

- Conduct a Professional Home Inspection
- Review the Inspection Report
- Request Repairs, or Adjusted Terms
- Order and Review a Title Search





# Appraisal & Financing

Your lender will arrange a third-party appraisal to confirm the home's market value.

Once the appraisal is approved and underwriting is complete, you'll receive a final loan commitment. This document outlines your loan amount, rate, and terms—bringing you one step from closing.



## Secure the Financing

- Complete Home Appraisal
- Review Appraisal Results
- Finalize Mortgage Approval with Lender
- Receive Final Loan Commitment





# **Closing Day**

This is when the keys become yours. Closing typically takes 30–45 days from offer acceptance. You'll complete your final walkthrough, sign documents, and fund the purchase. Once recorded, you officially own the home.



## Closing

- Review Final Closing Statement and Disclosures
- Conduct a Final Walkthrough
- Wire Down Payment and Closing Funds
- Sign Legal Documents





# Congratulations!

Once the paperwork is signed and the deal is recorded, the home is officially yours.

Congratulations! Now it's time to wrap up the logistics and settle in. From picking up your keys to transferring utilities, we've got a moving guide to help you through it.

### Settle In:

- Pick Up Your Keys
- Transfer or Set Up Utilities
- Schedule and Complete Your Move
- Update Your Address (USPS, banks, subscriptions, etc.)
- Secure Your Home (locks, alarms, etc.)

MOVING GUIDE



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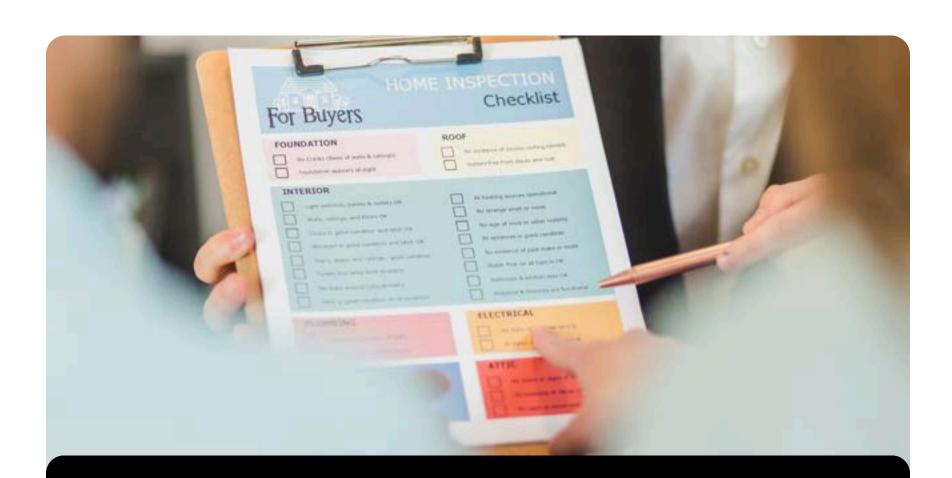


VIEW MORE ARTICLES



# **Buying Pro Tips**

Pro Tips for Navigating the Home Buying Process



## Don't Skip the Inspection

Even in hot markets, skipping the home inspection can lead to expensive surprises. Always protect your investment—get the inspection, review the report, and negotiate if needed.





## Know Your Walk-Away Number

Set a firm max budget before you start negotiating. Getting emotionally attached can lead to overpaying. Know when to walk.



# Ask About the Home's History

Find out how long the home's been on the market, past offers, and why the seller is moving. This info can shape your offer and negotiation strategy.





# Think Beyond the Purchase Price

Monthly expenses matter just as much. Consider taxes, insurance, HOA fees, and maintenance when evaluating affordability.



# Future-Proof Your Investment Choice

Buy for where you're headed, not just where you are. Consider resale value, growth in the neighborhood, and how your needs might change in 3–5 years.



#### **GET IN TOUCH**





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# Seller's Guide

A guide to selling your home with

Cody Posey

# **Preparing Checklist**



#### **Outside the Home**

First impressions matter. Boost curb appeal and eliminate red flags with these key steps:

- Mow the lawn, water plants, and trim trees/bushes
- Remove weeds from garden beds and walkways
- Repaint or re-stain porches, entryways, and doors
- Fill cracks in driveway, walkways, or foundation
- Clean gutters and downspouts
- Test all exterior lighting and motion sensors





#### Inside the Home

Create a clean, neutral space that helps buyers picture themselves living there:

- Repaint walls in neutral tones
- Remove personal items (family photos, memorabilia, etc.)
- Arrange care for pets and kids during showings
- Clear walkways and high-traffic areas
- Repair any cracked plaster or drywall
- Professionally clean carpets, tile, and grout
- Open and clean curtains/drapes to let in light
- Declutter and tidy bookshelves
- Conceal visible cords or wires from electronics





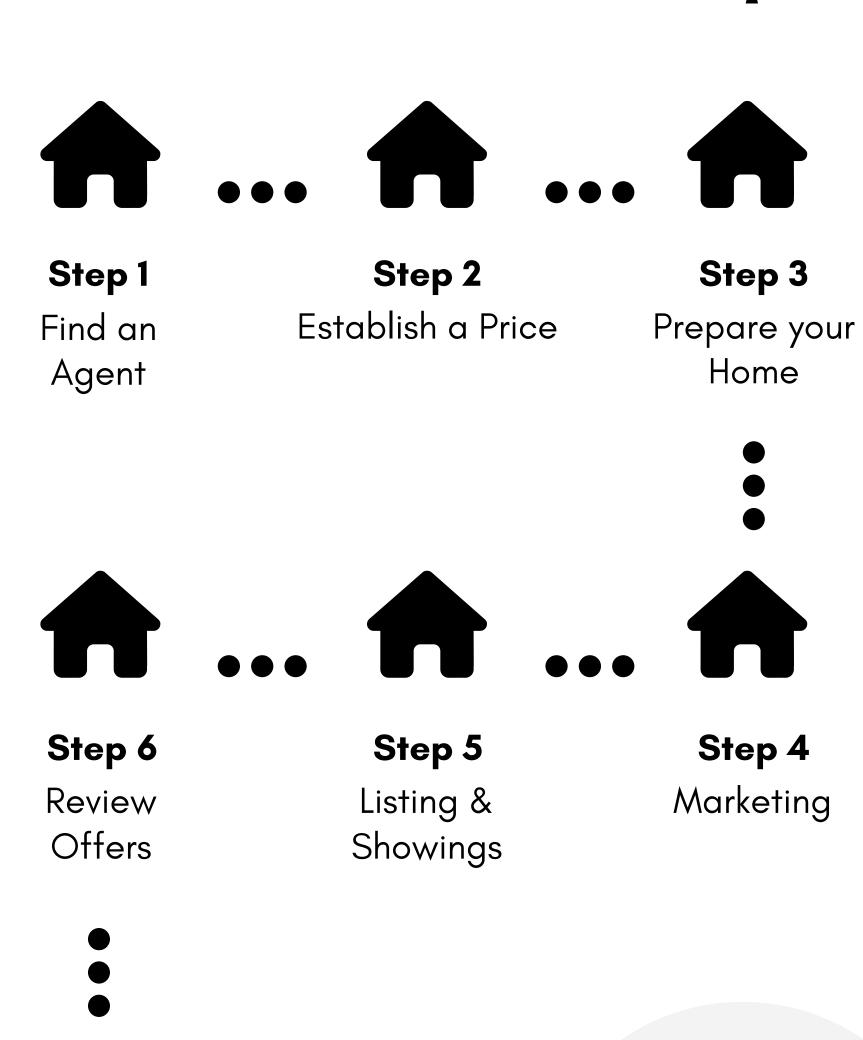
#### **Tips for Home Open Days**

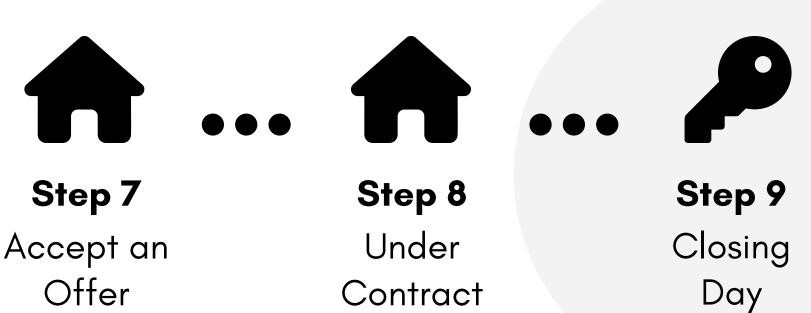
Make every showing count by creating an inviting, distraction-free environment:

- Open all blinds and curtains to maximize natural light
- Turn on all lights, even during the day
- Set the thermostat to a comfortable temperature
- Secure or remove valuables and sensitive documents
- Lightly scent the home—fresh air, not overpowering fragrances
- Keep counters clear and surfaces clean
- Play soft background music to create a welcoming feel
- Make sure pets are off-site or fully contained



## The Seller's Roadmap









## Find an Agent

The right agent makes all the difference. From pricing to closing, every step demands experience and strategy. I'll guide you through the process—no guesswork, no missed opportunities.

Selling your home isn't about just listing it. It's about working with someone who knows the market and protects your interests at every turn.

#### **Contract of Sale**

Before your home can be listed, we'll prepare a Contract of Sale that meets all legal requirements. This includes required disclosures, terms of the sale, and details like what's included or excluded with the property.



## Establish a Price

Setting the right price is a critical step in your selling journey. A well-priced home attracts qualified buyers, drives competition, and leads to stronger offers. Price too high, and your property risks sitting stale on the market; price too low, and you could leave money on the table. I use a data-driven approach, factoring in market trends, buyer demand, your home's condition, and comparable sales to find the pricing sweet spot.

#### How I Determine Your Home's Value

My price recommendations are backed by real data—not guesswork. I assess comparable sales, market activity, buyer demand, and your home's features to set a number that positions your home competitively from day one.



## Prepare Your Home

Presentation matters. A clean, well-maintained home helps buyers connect emotionally and makes a powerful first impression. I'll guide you through simple but effective updates—decluttering, minor repairs, deep cleaning, and staging—to ensure your home stands out. Small changes can make a big difference in perceived value and final sale price.

#### **First Impressions Count**

Buyers form opinions fast. Clean floors, fresh paint, and clutter-free spaces help them picture living there. I'll help you prioritize what matters most so you spend time and money where it counts.



## Prepare Your Home

#### **Home Staging Top Tips**

- Photograph for Impact: I provide
   professional real estate photography as
   part of my service—because great photos
   get more clicks, more viewings, and
   stronger offers.
- Hire a Pro if Needed: Need staging help? I have access to trusted decorators and stylists who can transform your space. I'll handle the coordination so it's stress-free for you.
- Boost Street Appeal: Mow the lawn, trim edges, clean the windows, and add some fresh potted plants. A bright, well-kept exterior draws buyers in before they reach the door.
- Fix the Small Stuff: Take care of minor issues—leaky taps, loose tiles, squeaky doors. Small defects can distract buyers and raise doubts about maintenance.

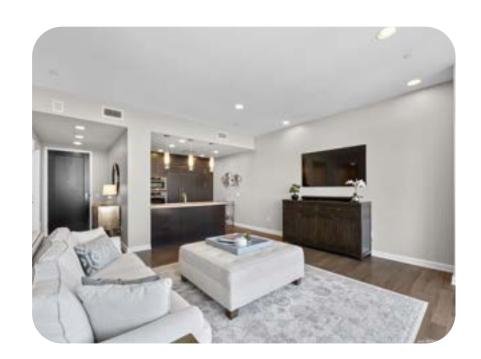




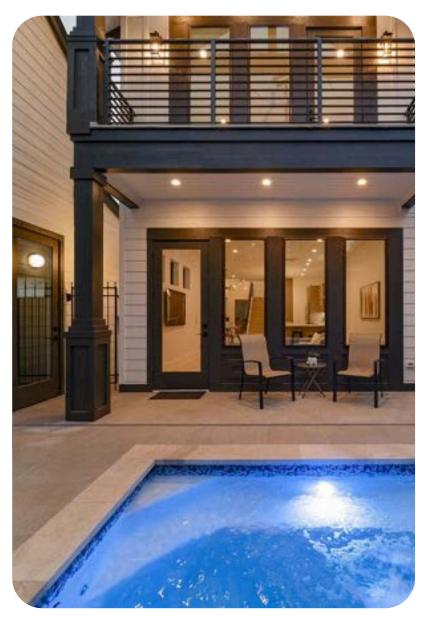


## Marketing

Great marketing starts with great visuals. The photos of your home directly influence whether buyers decide to schedule a showing.









## Marketing

That's why I invest in top-tier professional photography—at no cost to you—to showcase your home's best features. We don't cut corners. In today's digital-first market, your online presence is everything, and high-quality visuals drive clicks, views, and serious interest.

Beyond photos, I use strategic copywriting, social media marketing, and targeted online exposure to put your home in front of the right buyers. The goal is simple: maximum visibility, faster offers, and a stronger final sale price.



Ninety-five percent of home buyers used the internet to search for homes.



Photos was the most useful website feature to nearly 9 in 10 buyers under the age of 57

Source: NAR Home Buyers and Sellers Generational Trends Report





## Listing & Showings

Once your home is live, it needs to be show-ready at all times. I'll manage private showings, open homes, and buyer inquiries—coordinating everything to minimize disruption and maximize exposure.

Every viewing is a chance to make an impression, and I make sure your home is presented at its absolute best. My goal is to create a welcoming, stress-free experience for every potential buyer who walks through the door.

- Keep the home clean and clutter-free
- Open blinds and turn on all lights
- Secure valuables and personal items





## **Review Offers**

Once offers start coming in, I'll help you break down each one—not just the price, but the terms, contingencies, timelines, and the strength of the buyer. It's not always about the highest number; it's about the offer most likely to close smoothly and on your terms. I'll guide you through the pros and cons of each and help you make a confident, informed decision.

#### **What We Evaluate**

- Offer price and deposit
- Buyer financing and contingencies
- Settlement timeline and flexibility





## Accept an Offer

Once you've chosen the right offer, we move into the formal agreement stage. I'll manage all communications with the buyer's agent, coordinate signatures, and ensure every detail is documented accurately. From this point forward, timelines matter—so I'll keep everything on track and make sure you're protected through every step of the contract process.

#### **After You Accept**

- Sign the purchase agreement
- Open escrow and submit documents
- Begin preparing for inspections





## **Under Contract**

Now that the sale is under contract, we enter the due diligence phase. This includes inspections, appraisals, and any buyer contingencies. I'll stay in close contact with all parties, manage the timeline, and handle any issues that arise—so you don't have to. My job is to keep things moving and protect your interests all the way to closing.

#### What's Happening Now

Inspections are scheduled, the buyer's financing is in motion, and escrow is managing paperwork behind the scenes. I'll keep you updated every step of the way and step in quickly if anything needs renegotiation or clarification.



## **Closing Day**

This is the final step in your home sale. All documents are signed, funds are transferred, and the property officially changes hands. I'll coordinate with escrow, the buyer's agent, and your legal or financial contacts to ensure everything is handled correctly. Once the transaction is recorded, you hand over the keys—and the deal is done.

#### What to Expect

You'll review and sign final documents, confirm the settlement amount, and hand over any keys, remotes, or manuals. I'll be there to make sure everything closes smoothly and on schedule.





## Congratulations!

You did it—your home is officially sold.

Whether you're upsizing, downsizing, or starting fresh, this marks the beginning of your next chapter. It's been my job to protect your interests, manage the details, and deliver the strongest result possible—and I'm proud to have helped you get here.

#### What's Next

- Transfer or cancel utilities and services
- Set up mail forwarding
- Provide keys, remotes, and any manuals



## Helpful Blog Articles

Head to our <u>website</u> to explore the latest news and insights in the blog section.







VIEW MORE ARTICLES



## Selling Pro Tips

Pro Tips for Navigating the Home Selling Process



## Price It Right From Day One

The first two weeks on market are crucial. An overpriced home can sit and grow stale. A sharp, competitive price attracts serious buyers quickly and sets you up for stronger offers.





### Prioritize Curb Appeal

Buyers judge within seconds. Mow the lawn, clear walkways, and add a few fresh plants. A tidy exterior builds confidence before they even step inside.



### Think Like a Buyer

Walk through your home as if you were seeing it for the first time. Would you be impressed—or distracted by clutter, odors, or needed repairs? Clean, neutral, and well-lit always wins.





### Be Flexible With Showings

The easier it is to view your home, the faster it sells. Say yes to short-notice showings and open house opportunities—buyers act on availability.



## Don't Overstage—Declutter First

Staging helps, but removing excess furniture, personal items, and visual noise makes the biggest impact. The goal is space, light, and potential.



#### **GET IN TOUCH**





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## Moving Guide

A Guide to help with your moving process

Cody Posey

## 4–6 Weeks Before Moving

Lay the groundwork now so the final stretch is smoother and less stressful. This early phase is all about planning, scheduling, and clearing out what you don't want to bring with you. Don't wait until the last minute—this is your chance to get ahead of the chaos.

- Book movers or a rental truck: Lock in your moving date before availability gets tight.
- Give notice to your landlord: Follow your lease terms and submit written notice if renting.
- Declutter your home: Sort and remove anything you don't want to pack or move.
- Request important records: Gather school, medical, and vet documents for transfer.
- Use up perishable items: Start cooking through pantry, fridge, and freezer goods.

## 2–3 Weeks Before Moving

You're getting closer, so now's the time to start packing with intention and handling the logistics that keep things moving. Staying organized here will make the final week much easier—and prevent any last—minute surprises.

- Start packing non-essentials: Box up items you won't need before the move—books, décor, off-season clothes.
- Set up utilities at your new home: Schedule electricity, gas, internet, and water to be active before you arrive.
- Schedule disconnection of current services:
   Arrange for utilities to end the day after you move out.
- Update your address: Start changing your info with banks, subscriptions, and your employer.
- Confirm movers or truck rental: Double-check timing, access details, and parking instructions.

## 1 Week Before Moving

You're in the final stretch. This week is all about preparation and making sure everything is ready to go. The more you can finish now, the smoother moving day will be—no scrambling, no forgotten details.

- Pack your essentials box: Include clothes, toiletries, chargers, medications, snacks, and important documents.
- Disassemble large furniture: Break down beds, tables, and shelves—label hardware and keep tools handy.
- Confirm moving details: Touch base with your movers or rental company to reconfirm date, time, and instructions.
- Do a deep clean: Clean the house or book a professional service, especially if you're renting.
- Change your address with USPS: File a change of address to forward your mail to the new home.

## Moving Day

The big day is here. Stay focused, keep essentials nearby, and allow extra time for the unexpected. A calm, organized approach makes all the difference.

- Be available for movers: Be onsite to answer questions, direct boxes, and handle last-minute issues.
- Pack valuables with you: Keep important documents, jewelry, and fragile items in your own vehicle.
- Do a final walkthrough: Check closets, drawers, garage, and backyard—make sure nothing's left behind.
- Clean and secure the home: Do a final tidy-up, turn off lights, lock doors, and leave keys as agreed.
- Celebrate the move: You made it. Time to start fresh in your new space.

## After the Move

Once you're in, take a breath—but don't hit pause just yet. Knock out these final tasks to fully settle in and avoid future headaches.

- Unpack essentials first: Focus on kitchen items, toiletries, bedding, and daily-use items.
- Test major systems: Make sure appliances, water,
   HVAC, and outlets are all working as expected.
- Update your address everywhere: Confirm changes with banks, insurance, driver's license, subscriptions, and healthcare providers.
- Meet the neighbors: Introduce yourself and get familiar with the community—it's the best way to feel at home faster.
- Review your move: If you used a moving company, check for damage, and leave a review if it went well.

#### MOVING GUIDE



## Thank You!

Thank you for trusting me to guide you through this process. Whether you're settling into your new home or preparing for your next chapter, I'm always here to help. If you ever have questions, need a referral, or just want to talk real estate—I'm only a message away.

#### Let's stay in touch:

- Need help with your next move?
- Know someone thinking of buying or selling?
- Want local market updates or advice?



## Recommendations



James House Moving

**James Johns** 

Company Name









House Cleaning

Jill Jefferey

Company Name









House Movers

Joe Smith

Company Name







#### **GET IN TOUCH**





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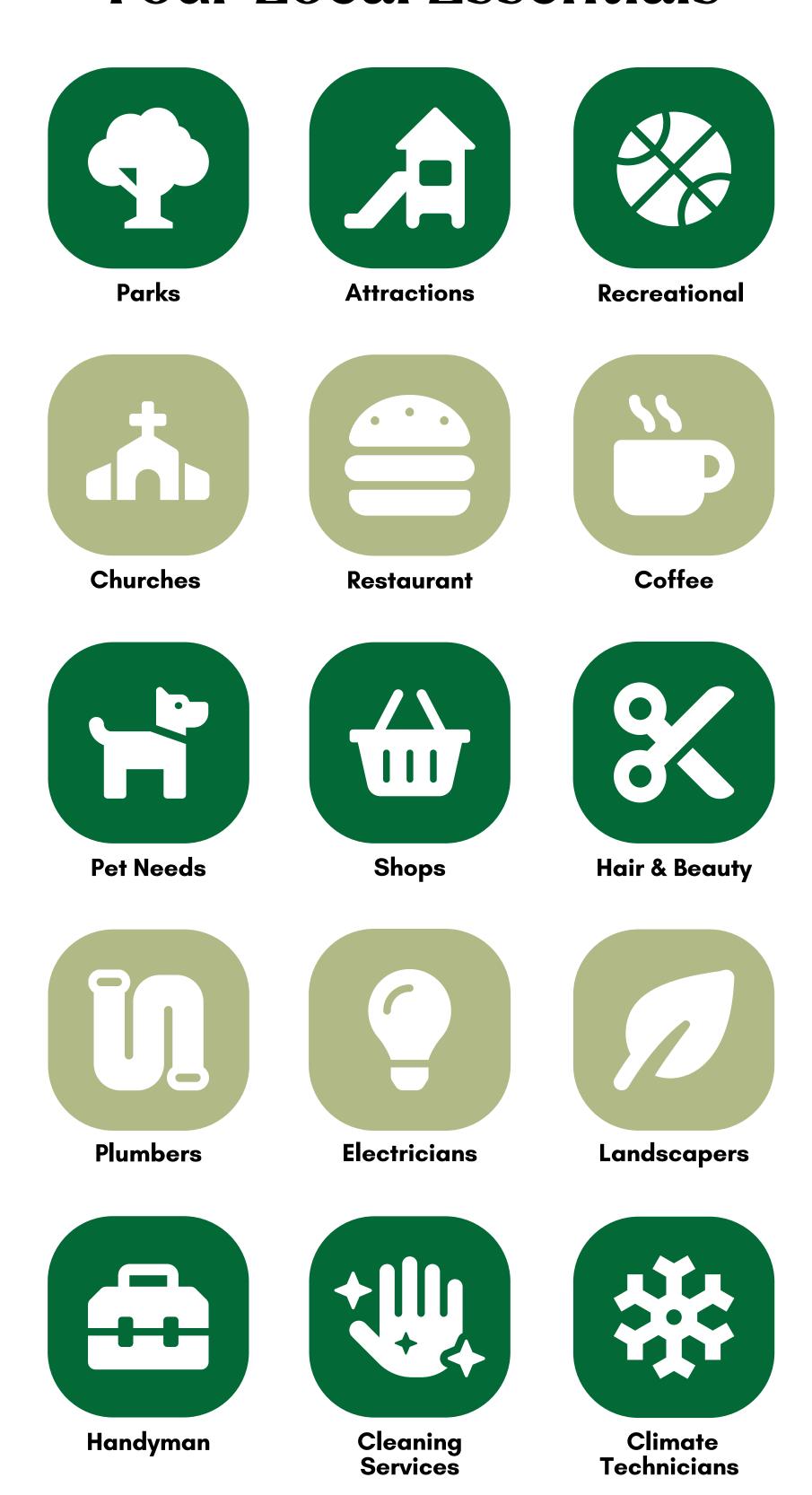


# Your Local Guide

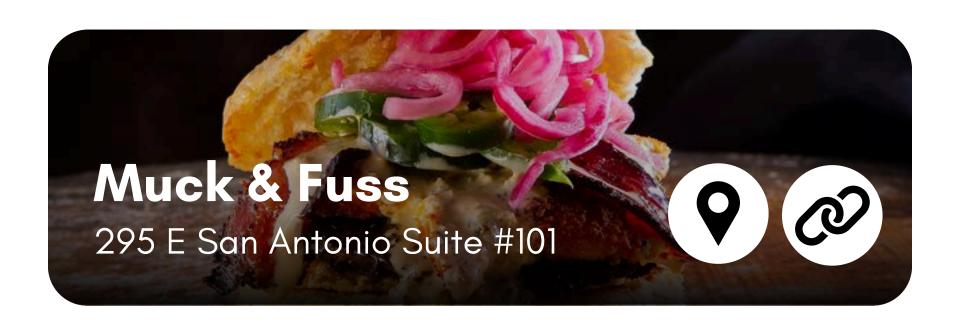
To New Braunfels & the Hill Country

Melcome

## Your Local Essentials



## Places to Eat



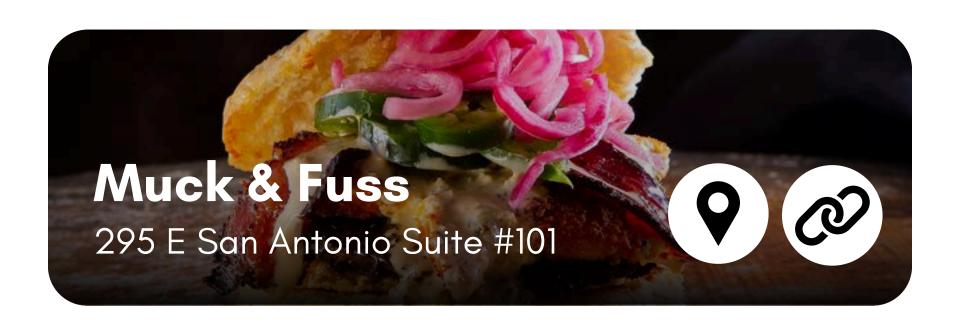








## Places to Eat



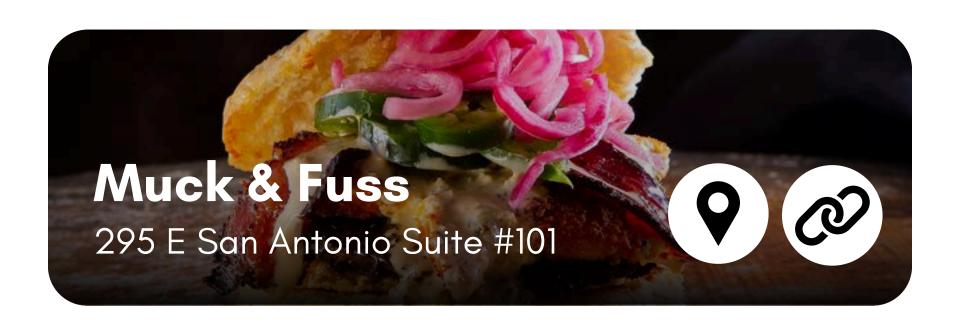








## Places to Eat



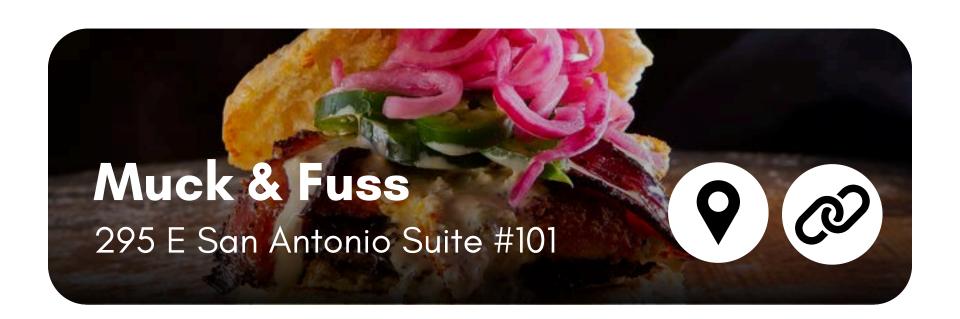








## Coffee











## Shopping





#### Veterinarian









#### Veterinarian









#### Veterinarian









## Pets Guide





#### Veterinarian









#### Veterinarian









### Veterinarian









## Groceries





### Veterinarian









#### Veterinarian









### Veterinarian









# **Local Parks**



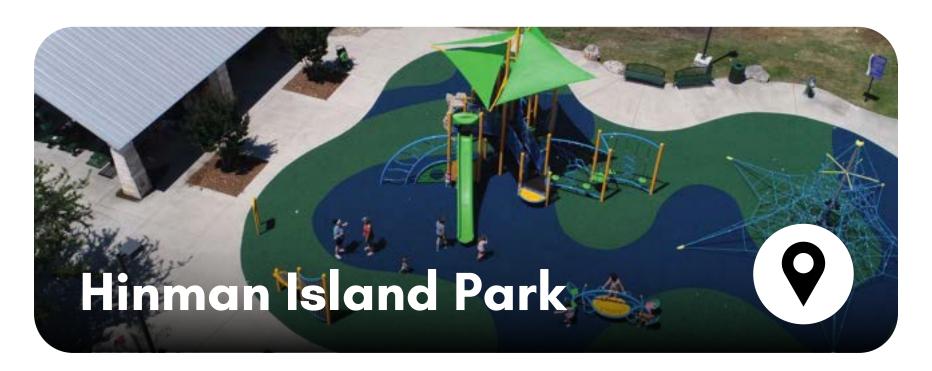






# **Local Parks**









## **Local Attractions**









## **Local Attractions**









# Recreational









## **Schools**





Meadowbrook **Elementary School** 









Pinecrest High School









Riverdale Middle School











## **Arts & Galleries**













## Mill Street Art Gallery









Alla Prima Art Studio &







## **Local Churches**

**Grace Community Church** 







**Hope Renewal Fellowship** 







**Faithful Life Church** 







**Unity Baptist Church** 











# Recommended Service **Providers**

## **Electricians**



Joe Smith Electrical









Joe Smith Electrical







## **Plumbers**



**Jackson Plumbing** 











## Landscape



### Landscape Dreams







## Handyman



## Perry Handyman







## **Finance**



### Sarah Advisors









### Sarah Advisors











## Cleaning Services



#### **Window Cleaners**









## **Jasmins Cleaning Services**









### **Roof Cleaner**







## **Fencing**



## Landscape Dreams









