

Your Simple Path to Homeownership in El Paso, TX



Welcome from Penny Lares, Realtor

Congratulations on taking the first step toward owning a home in El Paso! Buying a home is one of the most exciting decisions you'll make, but it doesn't have to be overwhelming.

My mission is to be your expert guide, providing the **local knowledge, negotiation skills, and simple process** you need to confidently purchase your new home. From our first meeting to the moment you get the keys, I am here to make your experience **seamless and simple**.



Phase 1: Preparation & Planning (The Simple Start)

This is where we lay the groundwork for a successful, stress-free search.

1. Financial Pre-Approval (Your Buying Power)

- **Action Step:** Get pre-approved by a reputable lender.
- **My Guidance:** I will connect you with trusted, local lenders who can help you understand your budget, determine the best loan options for you, and issue a **Pre-Approval Letter**, which makes your offer more competitive.

2. Define Your Home Wishlist (Needs vs. Wants)

- **Action Step:** Create a detailed list of what you need versus what you want in a home.

Phase 2: The Home Search & Expert Guidance

This is where my market expertise comes into play to find the perfect home.

3. Focused Home Searching

- **Action Step:** View properties that meet your criteria.
- **My Guidance:** I provide you with exclusive access to the latest listings, including those not yet widely advertised. As we tour homes, I offer **expert insights** on property values, potential resale value, and any necessary repairs or upgrades.

4. Evaluating Properties

- **Action Step:** Choose your top homes.
- **My Guidance:** I don't just open doors; I help you see the bigger picture. I'll provide **comparative market analysis (CMAs)** for homes you love to ensure you understand their true value in the current El Paso market.

Phase 3: Making an Offer & Master Negotiation

This is the critical stage where my **negotiation skills** save you time and money.

5. Crafting the Winning Offer

- **Action Step:** Submit a strong offer.
- **My Guidance:** Based on my years of local experience, I will help you structure an offer that is both competitive and protective of your interests. This includes price, closing date, and contingencies.

6. Negotiations & Acceptance

- **Action Step:** Negotiate terms with the seller.
- **My Guidance:** I handle all communication and **expert negotiations** for you. I will advocate fiercely to secure the best possible price and terms. My goal is a painless,

Phase 4: Under Contract to Closing (The Seamless Finish)

I manage the details to ensure a simple and on-time closing.

7. Inspections & Due Diligence

- **Action Step:** Schedule and attend the home inspection.
- **My Guidance:** I will arrange for a thorough professional inspection and expertly interpret the results. If issues arise, I immediately return to the negotiation table to pursue necessary repairs or credits.

8. Appraisal & Financing

- **Action Step:** Work with your lender to finalize the loan.

- **My Guidance:** I monitor the entire financing process, coordinating between your lender and the title company to keep everything on track. I track the appraisal to confirm the home's value supports your purchase price.

9. Final Walkthrough & Closing Day!

- **Action Step:** Sign the final documents and get your keys!
- **My Guidance:** We will do a final walkthrough to ensure the property is in the agreed-upon condition. I will be with you at the closing table to answer any last-minute questions and celebrate the moment you become a homeowner!

Ready to Start?



Let's turn your homeownership dream into a simple reality.

Penny Lares, Realtor

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