



ANGELA BROWN REALTOR®

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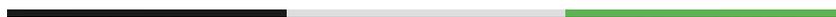


Being a REALTOR, I most enjoy getting to build relationships with my clients. I strive to establish trust and will handle your business as if it were my own. Prior to beginning my real estate career in 2017, I worked for Congressman Ted Poe. I assisted constituents with getting their problems resolved through federal agencies. It was very rewarding to me to make the phone call to let the constituent know they would be receiving what we had been working towards.

Carrying that experience to Real Estate allows me to best serve my clients!

I am a life long resident of Southeast Texas. My husband, Dylan and I have two kids. We love spending our free time at the lake!

From the first point of contact to sitting at the closing table, I am ready to serve you!





LOCAL, FULL SERVICE REAL ESTATE

Here at Countryland Properties, we provide real estate help on a Local, Full Service level. Being a local company is something we are very proud of. Most of our agents and staff were born and raised right here in SE Texas. We know what it is to raise our children here, enjoy the southern hospitality that our area offers, and work hand in hand with other local businesses in our area to make SE Texas the best place to work, live and worship.

What do we mean by “Full Service”? With many years of experience in the real estate industry, our team is more than equipped to handle all your property needs! Here’s a few facets of the real estate market we are equipped to serve you in:

RESIDENTIAL

Are you looking to BUY or SELL a home? WE CAN HELP!!!! Countryland Properties is more than just rural property sales, we have agents ready to help you today. Local, Full Service Real Estate. Contact us today!

RURAL PROPERTY

We have many years of experience in the land business in SE TEXAS. Whether you are looking to buy or sell rural land in Southeast Texas, we can help.

LAND DEVELOPMENT

We can take rural or suburban tracts of land and help create amazing subdivisions. We work with the city, county and state governments as well as engineering firms and utility contractors to bring your vision to life.

COMMERCIAL

Building a successful business revolves around finding a the perfect location. Countryland Properties can service all your commercial real estate needs.

CORE BELIEFS

VALUE

We believe that everyone has value. Each client, customer and fellow worker in our industry brings value to the table. Not only do we believe this about others, we believe it about ourselves. We at Countryland Properties bring value to our local real estate industry that we gladly serve by treating each and every person with a level of service that says 'you matter'.

RELATIONSHIP

We believe that relationships are critical to success in our industry and success in every walk of life. Relationships are the fiber of every transaction and if you can't trust the person you are working with, problems are on the horizon. We look to overcome these problems by consistent communication that goes beyond the transaction to where we move from calling people "clients", to calling them friends..... now and in the future.

KNOWLEDGE

We believe that our team has extensive knowledge of our area, market trends and are able to help navigate the opportunities that are in front of us. The old saying is "Knowledge is power".... With decades of collective experience, our team is prepared to provide our customers and clients with extensive knowledge in navigating transactions that have high impact on their everyday lives.

EFFICIENCY

We believe in taking the necessary steps to make transactions smooth and seamless. When there are bumps in the road, our goal is to be efficient at engaging the correct remedies needed to produce a happy client or customer.

INTEGRITY

We believe that every deal that is done must be treated with the highest level of integrity and ethics. Trust is earned, not given and we intend to earn every bit of trust that is available. We continue to build upon the great foundations of integrity built by our history in this business and in every way of life that we explore.





» BUYERS GUIDE

Buying a home for the first time, or if this isn't your first time, can be an overwhelming process. We are here to help guide you along in that process. Our goal in this process is to keep you informed so you can make the best decisions for your future. There are several things about the real estate buying process that are the same no matter which property you may purchase, but every property should be looked at and examined to see that it meets your needs both now and how ever long your future will have you at that property. We trust that this guide will help give you an overview of what to expect as we journey this process together. LETS GO!

There are three main steps of the Buying Process:

STEP 1

FINANCING

Finding a lender that fits your needs is key. Banks, credit unions and mortgage companies all offer competing deals depending upon what your personal credit is and what kind of loan suites the deal. Be sure to explore options when looking for the right financing for your purchase!

STEP 2

FINDING YOUR PROPERTY

From your laptop or mobile device, finding your next property has never been easier. We can personalize a search for you to view properties at your leisure. When that perfect property hits the market you will know about it and we can help set up viewing the property!

STEP 3

CONTRACT TO CLOSING

On the next page, you will see just a few of the bigger items that will help you understand some of the process of "What's Next?" We want you to know we will help guide you thru the process and keep you informed along the way.

BUYER'S GUIDE: HOME BUYING PROCESS

STEP-BY-STEP GUIDE

Whether you're a first-time buyer or an experienced homeowner, buying a new home can be an exciting—but sometimes overwhelming—process. The whole process can take up to 30-45 days.

STEP 1

FINANCING

Get with your home loan agent or bank and get a pre-approval letter.

EARNEST MONEY

Money you put in Escrow that is credited to you at closing. Earnest Money funds are paid to the Title company where closing will take place and will be cashed upon delivery at the Title company.

STEP 2

FIND YOUR PROPERTY

You can start your search at angelahomes.com

APPRAISAL

Once the 10 day option period is over and both parties desire to move forward, an appraisal will be ordered by the Buyer's lender to determine the value of the property. (Appraisal timelines can vary depending upon workload)

STEP 3

CONTRACT TO CLOSING

Sales price, closing cost assistance, who is paying for the survey, home warranty, title policy, etc. Negotiate if needed.

SURVEY

A survey of the property lays out the boundary lines, improvements on the property, and other important information. This is typically ordered once the appraisal has been cleared and the Buyer and Seller continue to move forward to closing.

UNDER CONTRACT

Contract is executed, all parties have a copy. This copy gets sent to the Title company to begin the Title Policy process.

CLOSING

Closing will be scheduled working with the lender, title company and Buyer/Seller schedules. This will take place at the Title company where the Earnest money was delivered. In most cases, Buyers will have a time to close separate from the Seller. It's celebration day for you as you start a new chapter in your lives! As a Buyer, always be aware that keys typically aren't handed over until the file has been Closed AND Funded.

10 DAY OPTION

10 days to get any inspections or terminate the contract and receive your Earnest money back in full. This may be the time repair negotiations will take place, if any are requested, after inspections are done. The option fee can be negotiated and the amount is paid directly to the Seller.

Closed = signing documents

Funded = lender placing the funds at the Title company for disbursement



» SELLERS GUIDE

Selling a home means one chapter of your life is ending and another is on the horizon. No matter where the next chapter leads you, we are here to be sure you navigate this process of selling your investment in the correct manner. Selling a property may be a difficult decision because it has been a place where families were raised, memories were etched into the framework of your life and now its time to move forward. Below are a few steps to help make that process a smooth one.

STEP 1

PREPARE

Getting the property ready is key. If you want to maximize your investment, being prepared is step # 1. See a few tips on the next page.

STEP 2

GO PUBLIC

Our job is to “go public” with your property! From the Multiple Listing Service (MLS) to our social media outlets and all advertising options in between, we assure you that your property will get our undivided attention to get your property out there for the world to see.

STEP 3

NEXT CHAPTER

We will help guide you thru the negotiations, contracts and all the steps we may encounter to get you to the closing table and on to the “Next Chapter” of your life. We would gladly love to assist you in the Buying process should you need assistance with that as well!

SELLER'S GUIDE: MAXIMIZE YOUR INVESTMENT

TIPS FOR PREPARING YOUR HOME TO SELL



Every seller wants their home to sell fast and bring top dollar. For this to happen, it involves careful planning and knowing how to spruce up your home so that you'll convince homebuyers to put in an offer. Here are a few tips:

- 1** Consider getting a professional home inspection to see if any repairs are needed.
- 2** Sell, donate, rent a storage unit, or throw away items you may no longer need.
- 3** Did you know you can get Home Warranty coverage while your house is on the market? Ask me!
- 4** Thoroughly clean every room in the home. Have windows professionally cleaned the week you plan to list your home.
- 5** Steam clean all of the carpets in every room.
- 6** Remove any oversized or excess furniture to make rooms look and feel larger.
- 7** Repair cracks or holes in walls and touch up paint in all rooms.
- 8** Organize closets and store out-of-season clothes.
- 9** Remove any small appliances and clear clutter from kitchen counters.
- 10** Clean and organize any food or objects in the pantry.
- 11** Replace old caulking around sinks and bathtubs.
- 12** Keep your family photos to a minimum or removed all.
- 13** Add a new welcome mat and a potted plant to the front door.





COMMISSION BREAKDOWN

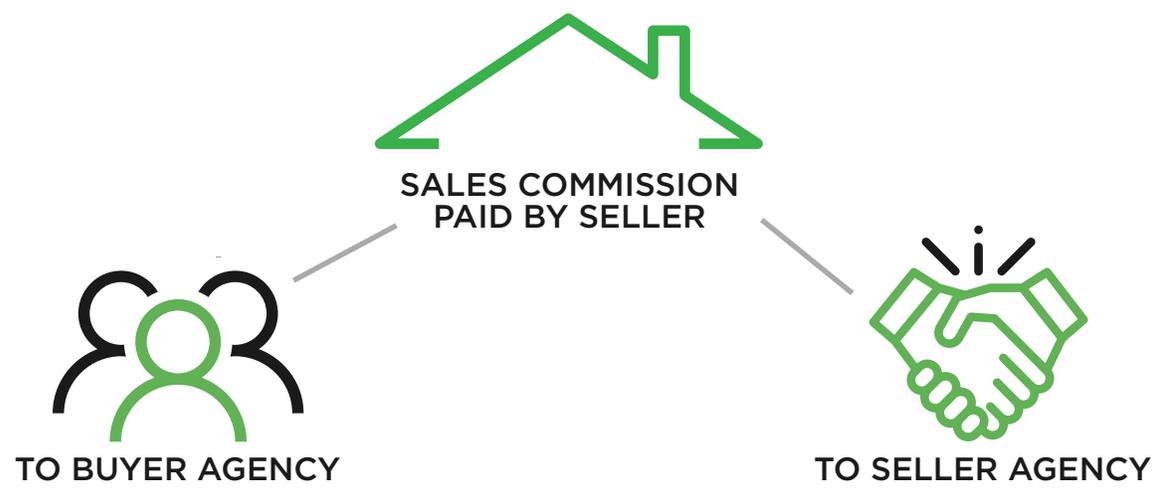


Realtors get paid on a commission basis, which is split between the listing broker and buyer's agent. Fees typically come out of the sellers' proceeds while buyers generally pay nothing to the agent who represents them.

Honestly, most folks never put much thought into how real estate agents make money - neither the commission percentages nor from which side of the deal the fees come. Obviously, one must assume compensation comes from somewhere, or no one would be in business. Office furniture, copy machines, and yard signs don't pay for themselves. Usually, about the time people start thinking about buying a home, they start to wonder how real estate agents get paid.

Most buyers are surprised to learn that real estate commissions come from the **"sell side"** of a deal. Meaning, the fees get worked out between a seller and their listing agent when a house is put up for sale. Then, when the home is sold, the seller's agent splits the listing fee with the buyer's agent. Thus, buyers aren't on the hook for any costs, just the sellers. While there are a few agents who will represent buyers for a flat fee or work on an hourly basis, those business models are not widely used. By far, the most common practice is to follow the age-old commission split between the listing broker and the buyer's representative.

Commission splits between agents are normally 50/50, so if a listing agent procures a 6% listing commission, the buyer and seller agents will each receive 3% when the deal is done.



DIFFERENT TYPES OF LOANS

Be sure to visit with a lender of your choice about what loan fits your situation. Loan types, rates, approval, & length of term all vary and lenders can help you find the loan that fits YOU! Here's a couple of highlights about each loan type:

FHA

Credit: 500-579 10% down | 580 and above 3.50% down

Down Payments can be as low as 3.5% of the Sales Price

Closing Cost Assistance can be up to 6% and can be paid by the Seller

Can be used with grant programs

CONVENTIONAL

Credit: 620 minimum

Down Payments can be as low as 3% for first time home Buyers or 5% for all Buyers

Closing Cost Assistance can be up to 3% of the Sales Price

VA & USDA LOANS

Can be 100% Financed

Can qualify for reduced or low monthly mortgage insurance (PMI)

No prepayment penalties

GRANT/DOWN PAYMENT ASSISTANCE PROGRAMS

Be sure to check with the lender of your choice to see if a Grant/Down Payment Assistance loan is right for you. There are many options out there so be sure to ask!

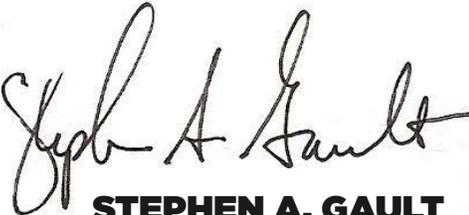




A NOTE FROM OUR BROKER

It's an honor to be able to build relationships with each and every person we have the opportunity to cross paths with. Through the process of Buying and Selling real estate, it is my sincere desire that you get to see the passion and excellence that continues to drive this company forward. The most beautiful thing about Countryland Properties is the effort and joy we place on working together. EVERY person matters and that starts within our company. We are proud to be a resource in the real estate industry and look forward to serving you to the best of your expectations...and then some.

Relationships are what unite us, and will keep us together in the years to come.



STEPHEN A. GAULT
BROKER / OWNER