A GUIDE TO OWNING YOUR HOME

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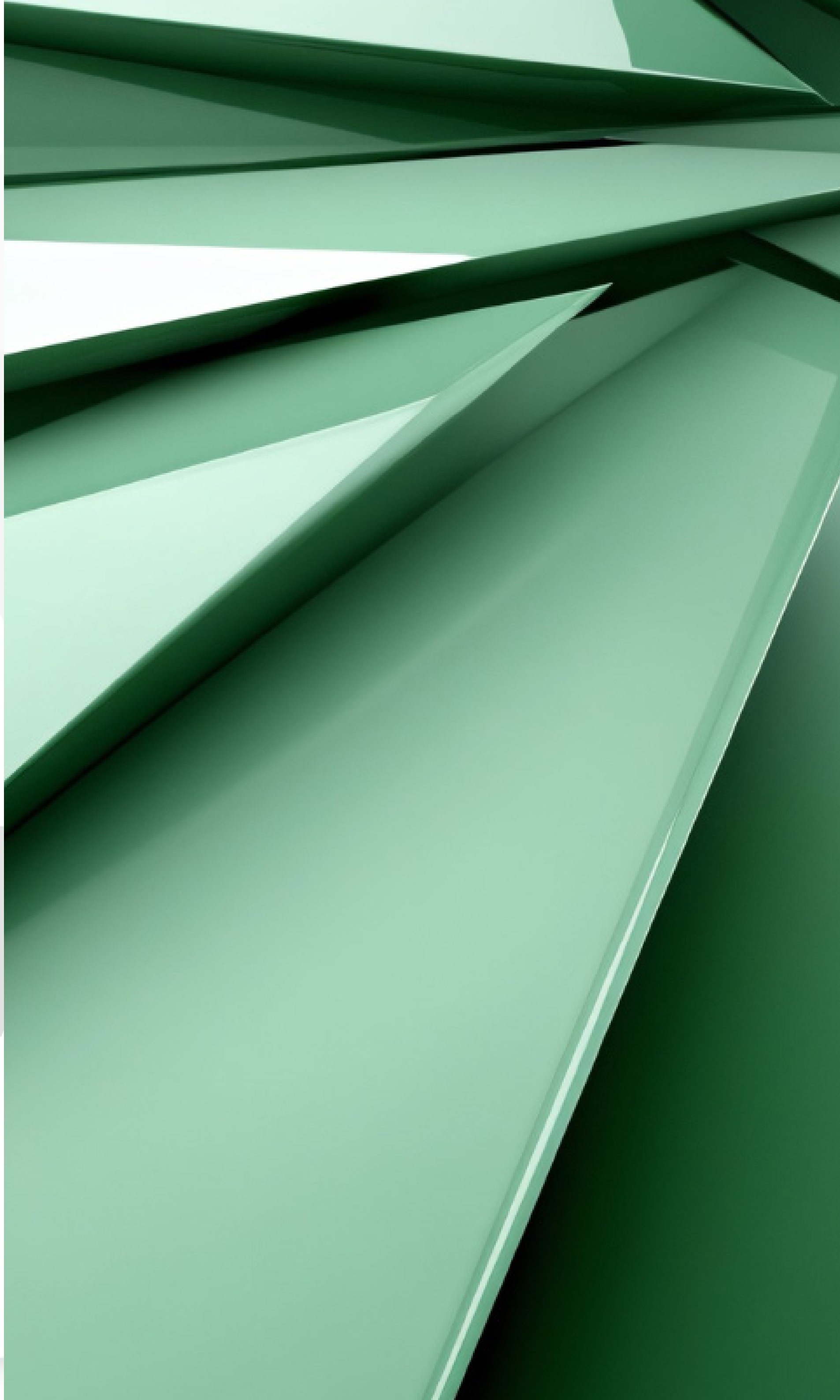

ABOUT ME

Erik Arias

Born and raised in Houston and licensed since 2015, Erik Arias brings over a decade of local market expertise and advanced negotiation strategy to every transaction. His focus is simple: Position his clients to achieve the strongest outcome while protecting their equity when selling their home.

Relationship driven and results-focused, his approach is built on clear communication, thoughtful strategy, and precise execution from listing to closing.

Through strategic pricing, precise market positioning, and high level negotiation, Erik creates leverage in the market to protect his clients' equity and secure the strongest terms.

To Erik, real estate is more than a transaction it's trust. He is committed to ensuring every client feels confident, protected, and understood throughout the entire process.

Our Commitment to You

We serve our clients with integrity, strategy, and genuine care - We help them achieve their goals by delivering an exceptional real estate experience built on trust, joy, and lasting relationships, while guiding them confidently into their next chapter.

HOW WE PROTECT YOU

01 Strategic Pre-Approval Alignment

We connect you with trusted lenders who structure your loan correctly from the start and get you to the closing table.

02 Market Value Analysis Before Every Offer So you never overpay or walk into a bad investment.

We analyze:

- Comparable sales
- Days on market
- Seller motivation
- Price trends

03 Offer Strategy & Contract Control

We structure offers for leverage and manage every deadline with precision so you stay protected.

We strategically position:

- Earnest money
- Option period
- Timeline advantages
- Closing flexibility
- Home warranty
- HOA & MUD fees

04 Contract to close coordination

We review every line of the contract to protect:

- Your termination rights
- Your repair negotiations
- Your financing contingency & timeline
- Your appraisal protections & timeline
- Contract-to-close coordination

05 Inspection Negotiation Strategy

We help you distinguish:

- Cosmetic vs structural
- Safety vs minor
- True value impact

Then negotiate repairs or credits on your behalf.

06 Appraisal Protection & Renegotiation

If the appraisal comes in low we renegotiate. We will protect your equity from day one.

07 Title & Legal Review Oversight

We ensure no hidden legal issues before closing:

- Clear title
- No liens or ownership disputes
- HOA documents reviewed

08 Closing Cost

Before you close, we review your Closing Disclosure to ensure:

- Numbers match expectations
- Fees are accurate
- No unnecessary charges appear

09 Final Walkthrough Protection

We verify:

- Repairs completed
- Home condition maintained
- All negotiated items in place

YOUR PATH TO HOMEOWNERSHIP

01. Connect with Your Real Estate Advisor

We begin with a focused conversation to understand your goals, timeline, and what the right home means for you so every step moving forward is intentional and aligned.

02. Understand Your Financial Position

We walk through your credit, savings, and overall budget so you have a clear understanding of where you stand before moving forward.

03. Define Your Investment Range

We align your down payment, monthly comfort level, and overall budget so you know exactly where you want to operate.

04. Secure Your Pre-Approval

We connect you with trusted lenders to get fully pre-approved, strengthening your position and giving you a competitive edge when it's time to make an offer.

05. Curated Property Search

We identify and tour homes that align with your lifestyle, goals, and long-term vision focusing on both fit and value.

06. Make a Strategic Offer

When you find the right home, we structure and negotiate an offer that puts you in the strongest position.

HOME FINANCING 101

One of the most important steps in the home purchase process is financing. Before you begin looking for a home, you should interview lenders, hire one, get pre-approved and begin the mortgage approval process. This is important to start before you look at homes because you will find out the price range. Your lender will also be able to answer any questions you may have about mortgage payments, interest rates, closing costs, etc.

QUESTIONS TO ASK YOUR LENDER

- What's the best loan for me?
- What's an estimate of my closing costs?
- Are there any special programs available for me?
- What mortgage rate do I qualify for?

BE PREPARED TO PROVIDE:

- Pay Stubs
- W-2s / 1099's
- Bank statements
- ID & SS
- Tax returns
- Monthly Debt Amounts

Over 125-5 Star Reviews
From Past Clients

★★★★★

I have had a really great experience with Erik's team over the past 10 years. Erik and Angela have always been super helpful, professional, efficient and knowledgeable and patient. I'm very happy with Erik great teamwork and I already strongly recommended them to my family and friends!

– Grace Liu

★★★★★

Erik and his team were very helpful in my home purchase. He gave us helpful tips to look out for during our home buying purchase. He was very attentive to our questions and helped us find an amazing home.

– Abiel Arias

★★★★★

I've been working with Erik for several years now, and he continues to exceed my expectations every single time. Erik and his team are professional, honest and their dedication is unmatched. Whether buying or selling, they always make the process smooth and stress-free.

– Miguel Giron

★★★★★

Erik is a longtime family friend, so we knew we could trust him—and he didn't let us down! He made the whole process smooth, answered all our questions, and went above and beyond. Highly recommend!

– Mayra Salazar

★★★★★

Erik was super helpful and made the entire process so easy! He was professional, patient, and made sure everything went smoothly from start to finish. I really appreciate his excellent customer service and would definitely recommend him to anyone!"

– Yanci Silveira

TERMS TO KNOW

Adjustable Rate Mortgage (ARM)
The interest rate is tied to a financial index making the monthly mortgage payment go up or down over time.

Annual Percentage Rate (APR)
The percent of interest that will be charged on a home loan.

Appraisal
An independent valuation conducted by a licensed third party to confirm the property's market value and support the buyer's financing.

Association Fee/HOA Fee —HOA (Homeowners Association) Fee:
A recurring fee paid to maintain community areas, amenities, and neighborhood standards.

Clear to Close
The final stage of loan approval where all underwriting conditions have been satisfied, authorizing the lender to proceed with closing and funding.

Closing Costs
Buyer related expenses required to complete the transaction, separate from the purchase price, including lender fees, title charges, and prepaid items such as taxes and insurance.

Closing Disclosure
A document showing the final loan terms, monthly payment, and closing costs

Closing
The final step where all documents are signed, funds are transferred, and ownership is officially transferred. officially transferred.

Comparables
Recently sold homes in the area with similar size, condition, and features used to determine value.

Contingencies
Conditions that must be satisfied by specific deadlines for the transaction to proceed.

Counter offer
The response from the seller in regard to an offer.

Conventional Loan
A conventional loan is a privately funded mortgage that follows standardized lending guidelines set by Fannie Mae and Freddie Mac. It is one of the most widely used financing options, offering competitive rates and flexible terms for qualified buyers, with down payment options starting as low as 3–5%.

Principal
The original amount borrowed, excluding interest.

Debt to Income Ratio (DTI)
A calculation lenders use to see how much of your income goes toward debt, helping determine how much home you can afford.

Earnest Money
A good-faith deposit submitted with an offer, held in escrow by a third party, and credited toward the buyer's down payment or closing costs at closing.

Escrow
A neutral third-party process in which funds and documents are held while the transaction is in progress, also referring to the period between contract acceptance and closing.

FHA Loan
A mortgage insured by the Federal Housing Administration that allows for lower down payments and more flexible qualification requirements.

Fixed Rate
An interest rate that stays the same for the life of the loan.

Underwriting
When the lender reviews your income, credit, and assets to confirm you qualify for the loan.

Down payment
A percent of the cost of the property that is paid up front as a part of the mortgage.

Mortgage Insurance
A policy that protects the lender against borrower default, typically required when the down payment is below 20% of the purchase price.

Option Fee/Period
A fee paid to the seller for an agreed number of days to remove the home from the market while the buyer completes due diligence, including inspections. During this period, the buyer can evaluate the property, negotiate repairs, and decide whether to proceed.

Pre-Approval
The process where a lender reviews your income, debts, and assets to determine your loan eligibility.

Property Taxes
Taxes assessed by local government entities, typically included in the monthly mortgage payment and held in escrow by the lender.

Title
The legal record of property ownership, including the history of ownership and any transfers associated with the property.

Home Inspection
A detailed evaluation conducted by a licensed professional to identify visible and underlying issues, with a comprehensive report provided for the buyer's review.