



HOME BUYING GUIDE

WELCOME LETTER

Congratulations on your decision to purchase a home. We want to take this time to say thank you again for trusting Ruthardt Real Estate Group with your real estate buying needs. We look forward to getting to know you and working with you.

We strive to make this process as easy and stress-free for you. Purchasing a home can come with many obstacles and challenges but it's our job to alleviate those as much as possible to make your life easier.

Our lines are wide open for you. If there is ever a time that you have a question or concern, please be open with us. If you ever need or want additional details on anything real estate related, never hesitate to contact us.

We are here to serve you as our client and we promise to take great care of you and anyone in your circle that you refer to us.



CADE RUTHARDT

CEO | Realtor®

An aerial photograph of a city skyline at sunset. The sky is a mix of orange, yellow, and blue. In the foreground, a wide river flows, with a large multi-arched bridge crossing it. Several small boats are visible on the water. The city skyline is composed of various high-rise buildings, some with construction cranes on top. The overall scene is a vibrant and modern urban landscape.

**YOUR
FUTURE
STARTS
HERE**

ABOUT OUR TEAM

We exist to provide an exceptional experience for our clients. We have created an environment where each team member is able to focus on their strengths thus providing our clients with the best possible real estate experience.

Our team aims to bring a new light and perspective to the traditional real estate transaction by extending far beyond what conventional agents offer. Ruthardt Real Estate Group strives to be both a lifestyle real estate team committed to informing and connecting our local communities as well as a team offering design, marketing, and sales solutions for buyers, sellers, developers, local and international investors.

We are no strangers to the competitive Texas real estate market. our background in sales, marketing, and brand management has given us a foundation for success in all aspects of the home buying and selling process. Whether it is implementing a strong marketing campaign or negotiating a winning contract, Ruthardt Real Estate Group strives to produce the best results for our clients.



CADE RUTHARDT
CEO | Realtor®



ETHAN BABCOCK
Amarillo | Realtor®



JESUS FLORES
Amarillo | Realtor®

ABOUT EXP REALTY



With a focus on innovation, eXp Realty is changing the way that agents, brokers, and homeowners work together in an adaptive sustainable environment.

eXp Realty operates in a virtual office called eXp World. It allows agents to collaborate, share best practices, and network with other top professionals across the world.

eXp Realty is the only real estate brokerage that makes agents shareholders. That means agents have a direct interest in the company's future and actively provide feedback to make sure we're looking out for our buyers and sellers everywhere.

WHY EXP REALTY?



POWERFUL TECHNOLOGY

Home buyers and sellers choose eXp Realty for some of the most innovative tools in the industry.

Proprietary transaction platform that tracks status and deadlines to keep everything on schedule.

Paperless transactions.

Instant access to support.

EFFECTIVE AND ADAPTABLE

As eXp Realty agents, we have market research tools at our disposal but we also have the flexibility to do what we know is best for our local market.

INDUSTRY EXPERTS

Being ranked as the #1 Real Estate Company in 2022 by Real Trends, eXp Realty sponsors the best agents in the industry.

EXTENSIVE EXPERIENCE

In 2009 eXp Realty launched the first ever cloud-based brokerage.

Today eXp Realty is one of the fastest growing real estate brands in North America, with thousands of agents operating across the United States and Canada.



WHY HIRE US?

Given the proliferation of services that help home buyers and sellers complete their own transactions, you may have considered whether you should do it yourself instead of working with an agent. However, there is no substitute for an experienced professional, and taking on all the responsibility yourself could be costlier than an agent's commission in the long run.

Ruthardt Real Estate Group agents guide you through the home search with an unbiased eye, helping you meet your buying objectives while staying within your budget.

Here are some other considerations:

- **We are trained and licensed professionals.**
- **We have experience in your neighborhood and your market.**
- **We have oversight from brokers and state licensing officials.**
- **Our job is to advise you on the best way to reach your goals.**
- **We know how to deal with sellers.**
- **We know how and where to find properties effectively.**
- **We know how to overcome typical snags that occur in real estate transactions and closings.**
- **We understand state-required disclosures and look out for your best interests.**
- **We know the best resources to make transactions go more smoothly, from bankers to movers to contractors.**
- **We have access to the most accurate and comprehensive data - the MLS, the only data repository that has the most up-to-date listing and sales information.**
- **We know how to negotiate.**
- **Our job is making real estate transactions successful.**
- **Our continuing education keeps us up-to-date on housing issues.**



OUR VALUES



KNOWLEDGEABLE

We strive to understand our markets and our clients' needs.



CONNECTED

Relationships are everything to us; we connect people to their homes and to people within their communities.



PASSIONATE

We believe that working with "all heart" can change the world.



PLAYFUL

We love what we do and it shows.



UPSTANDING

Our clients' needs and best interests are at the heart of everything we do.



EFFECTIVE

We set a high bar and move mountains to exceed expectations.



ACCOUNTABLE

We operate with a high level of accountability, taking full ownership in delivering on our commitment to excellence.

WHAT OTHERS HAVE SAID



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

Cade is very professional and was a great resource in helping me buy my first investment property in Amarillo. I highly recommend him! He really put in the effort to educate me about the best areas for rentals, negotiate the deal well, as well as help me ballpark repair costs.



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

Cade handled every detail in the sell of my rental property and demonstrated expertise and professionalism. When I listed my property with him, he went above and beyond to market it and the right buyer came along quickly. He communicated the process well and was quick to respond to any questions. I've decided to use him on other properties because he is passionate about real estate and made me feel like a priority. Thanks for your hard work, Cade!



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

Cade is absolutely amazing at helping find the right place! Very responsive and respectful. Will recommend him to everyone needing a real estate agent!



Local Knowledge: ★★★★★
Process Expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation Skills: ★★★★★

I've worked with Cade on multiple deals, and whether its a single family home for a first time home buyer or a multi family for an investor, he's always been extremely capable of running the show for his clients. He works throughout the Panhandle, so unlike most realtors who typically only service Amarillo, he has a wealth of knowledge and can think outside the box when trying to satisfy his client's housing needs. Great communication, friendly, and extremely responsive to texts, calls, and documentation requests. This is the guy you want to work with.

RECENTLY CLOSED DEALS



601 MARTIN AVE, GROOM, TX 79039

SOLD!



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RuthardtRealEstateGroup.com

BROKERED BY **exp REALTY**

RUTHARDT
REAL ESTATE GROUP

4313 SE 14TH, AMARILLO, TX 79104

SOLD!



JESUS FLORES
806-881-1437
jesusflores17W@gmail.com
RuthardtRealEstateGroup.com

BROKERED BY **exp REALTY**

RUTHARDT
REAL ESTATE GROUP

901 S AUSTIN, AMARILLO, TX 79102

SOLD!



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RuthardtRealEstateGroup.com

BROKERED BY **exp REALTY**

RUTHARDT
REAL ESTATE GROUP

505 EASTERN AVE, GROOM, TX 79039

SOLD!



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RUTHARDT
REAL ESTATE GROUP

A modern dining room featuring a dark-stained wooden table and matching benches. A large window with a black frame and wooden trim offers a view of greenery. On the table, there is a vase of purple and green hydrangeas, a straw hat, and some papers. The floor is made of light-colored wood planks.

**MAKE
YOUR
MOVE**

5 FINANCIAL REASONS TO BUY

BUILDING EQUITY

When you buy a home, you start building equity. Equity is the difference between the market value of your home and the remaining mortgage balance. As you make mortgage payments, your ownership stake in the property increases, allowing you to accumulate wealth over time.

POTENTIAL APPRECIATION

Real estate has the potential to appreciate in value over the long term. While there are no guarantees, historically, real estate tends to increase in value over time, especially in high-demand areas. Owning a home in a growing market could lead to substantial financial gains in the future.

TAX BENEFITS

Homeownership offers various tax advantages. In many countries, you can deduct mortgage interest, property taxes, and certain closing costs from your taxable income. These deductions can help reduce your overall tax liability and potentially result in significant savings.

FIXED HOUSING COSTS

When you buy a home with a fixed-rate mortgage, your monthly mortgage payment remains consistent over the loan term. Unlike renting, where landlords can raise rent prices annually, homeowners with fixed-rate mortgages enjoy stable housing costs, providing better financial predictability and budgeting.

INVESTMENT DIVERSIFICATION

Buying a home can be a part of your overall investment strategy, providing diversification beyond traditional assets like stocks and bonds. Real estate investments can serve as a hedge against inflation and market volatility, offering a more balanced and resilient portfolio.

GETTING PRE-APPROVED

WHAT YOU'LL NEED

- Paystubs for the last 3 months
- Bank Statements for the last 3 months
- W2 Tax Information
- Copy of your Driver's License
- Tax Returns for the past 2 years (Self-Employed Buyers)



1. Fill out credit application



2. Gather Documents



3. Upload Documents



4. Mortgage Planning



5. Receive Pre-Approval



6. Submit to RREG

FINDING FOR YOUR DREAM HOME

Once you've determined your budget and pre-qualified for a mortgage, it's time to start looking for your dream home. You can search online, attend open houses, and work with your real estate agent to find homes that meet your criteria. Consider factors like location, size, and amenities when choosing a home.



**RELAX, YOU
ARE HOME**



BUYING PROCESS

1. PRE-APPROVAL

Before you start house hunting, it's essential to establish your budget. Calculate how much you can afford based on your income, expenses, and savings for a down payment. Getting pre-approved for a mortgage is highly recommended as it shows sellers that you are a serious buyer and helps you know your price range.

2. HOUSE HUNTING

Once you have a clear budget and pre-approval, you can begin looking for homes. Work with a Ruthardt Real Estate Group agent to help you find properties that match your criteria and preferences. You can also search online listings and attend open houses.

3. MAKE AN OFFER

When you find a home you like, you'll make an offer to the seller. Your real estate agent will assist you in determining an appropriate offer price based on market conditions, comparable sales, and other factors. The seller may accept your offer, reject it, or counteroffer with different terms.

4. NEGOTIATE AND SIGN THE CONTRACT

If your offer is accepted, you will enter into negotiations with the seller to finalize the terms of the sale, including the purchase price, closing date, and any contingencies (such as a home inspection or appraisal). Once both parties agree on the terms, you'll sign the purchase agreement.

5. HOME INSPECTION

After signing the purchase agreement, it's we recommend you conduct a home inspection. A qualified inspector will assess the property's condition and identify any potential issues or repairs needed. Depending on the findings, you may negotiate repairs or credits with the seller.

BUYING PROCESS

6. SECURE FINANCING AND APPRAISAL

During this time, your lender will complete the underwriting process and order an appraisal to determine the property's value. The lender will ensure that all necessary documentation is in order for the loan. It's important for you to communicate with your lender during this process to ensure everything is complete in time for closing.

7. CLOSING

Before the closing date, you'll receive a Closing Disclosure, which outlines the final terms and costs of the loan. On the closing day, you and the seller will sign all necessary paperwork, and you'll pay the remaining closing costs and down payment. Once the transaction is funded, the home is officially yours.

Prior to closing, we will provide recommendations to assist in

- Utility Transfer from one owner to the next
- Moving your personal belongings
- Make-ready cleaning services prior to moving in
- Packing and shipping of cars, boats, pets, etc.





Ruthardt Real Estate Group
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