



VIP Home Buyer Program

Designed to Protect You & Your Most Important Financial Investment



Provided by Buyer's Agent, Sheila Cox

KNOWLEDGE + EXPERIENCE + DEDICATION + INTEGRITY



My Value-Added Services

My job isn't "just" helping you **find** a house to buy... I'm helping you through the **entire 2-4+ month process of buying a home**. There are over 100 action items on my checklist during the purchasing process. I'm looking out for you every step of the way and keeping my eye on the listing agent, the seller, the builder (if applicable), the lender, the inspector, appraiser, HOA, and the title company. I'm on YOUR side because I'm YOUR agent and have a fiduciary duty to take care of you to the best of my abilities.

I help with house pricing data/analysis, contract negotiations, legal paperwork and deadlines, inspections, appraisal issues, repair negotiations, home warranties, HOA issues, hazard insurance, surveys, title insurance, home warranties, and more. I have the expertise to **help solve complicated problems** that often occur in the transaction and I work to prevent, to the best of my abilities, you **losing your earnest money or worse.**

Financial & Legal Risks When Buying a Home:

- Losing earnest money + expenses
- Getting sued for breach of contract
- Costs for repairing a "money pit"
- Upside-down on loan due to repairs, depreciation, or over-improvement
- Serious damage or loss of home due to natural disaster or serious home defect (such as toxic mold)

My goal is to make the process as easy as possible and to guide you every step of the way. You're not trained in all the legal deadlines and requirements regarding Texas real estate, but I am! Real estate is a **huge financial and legal commitment**. Don't you deserve to have a Five Star real estate agent on **your** side?

How I add value to your home buying process:

1. **Premium, customized home search** based on your criteria and filtering out homes as necessary (based on my knowledge of school ratings and flood zones). **PLUS, my search has the "Coming Soon" listings not available on Zillow, Realtor.com, etc.** You can't get this level of a home search on your own because you don't have my tools or my knowledge of the area.

“You can't trust everything you read on the Internet. Beware of seriously inaccurate information that can have very serious consequences to your home buying transaction.” ([read my expose' on Redfin's "Flood Factor"](#))

2. **Expert counseling** on important real estate topics and help with things like obtaining preapproval from lender, understanding agency and representation, understanding the complete home buying process, understanding option periods and inspections, dealing with appraisals, etc.
3. **Preliminary home investigation** BEFORE you tour a house, to look for potential defects such as high-risk flood zone, high-voltage power lines, MUD tanks, previous flooding, and other issues... so you don't waste time

touring undesirable homes that don't meet your criteria.

4. **Detailed home tours (in-person or via VIDEO* for out-of-town clients)**, where I help identify the features and benefits of each home and neighborhood as well as any potential home defects (so you don't end up with a "money pit"). You're probably not familiar with the common house defects in our area, but I am, and I will point them out to you when I see them so we get you the RIGHT house (which includes its CONDITION as much as its APPEARANCE & PRICE).

**VIDEO TOURS: I've sold many homes "site unseen" to out-of-state and out-of-country clients, via my HD video walkthroughs ([view sample](#)). I will even video the inspector*

summary and final walkthrough for you.

5. Hyperlocal knowledge and expertise so I can tell you about the amenities, PROs and CONs, flood zones, schools ratings, and HOA details of most neighborhoods in this area. Getting detailed information about HOA rules and guidelines can be challenging on your own, but I usually know where to get answers for you. Most of our neighborhoods have Home Owner Associations (HOAs) which help maintain property values.

Read Sheila's Client Reviews

HAR.COM

Overall Client Experience Rating

4.99 4.99 / 5.00

Competency	★★★★★	5.00/5.0
Market Knowledge	★★★★★	4.96/5.0
Communication	★★★★★	5.00/5.0
My Experience	★★★★★	5.00/5.0

Competency
Explained the process clearly, ensured paperwork was correct, used technology efficiently, negotiated effectively, exhibited attention to detail, represented and protected my interests

Market Knowledge
Exhibited knowledge of the real estate market, the neighborhood and community

Communication
Updated me regularly, responded in a timely manner, communicated with me in the way I wanted

My Experience
Understood my needs, gave me personal attention, made me feel valued as a client, was on time and prompt. I would recommend this REALTOR® to a friend or colleague.

2024 FIVE STAR REAL ESTATE AGENT

Sheila Cox
2011-2012-2013-2014
2015-2016-2017-2018-2019
2020-2021-2022-2023-2024

Sheila Cox
Wins 2024 Five Star Real Estate Agent Award!
14 YEAR WINNER


FIVE STAR PROFESSIONAL

6. My **“Ultimate Home Buyer Guide”** for THIS AREA (not generic) that includes a helpful **“Checklist for Buying a Home”** and information about the INs and OUTs of the home buying process here in Texas (including Option Periods which are unique to Texas). Remember that real estate laws are different from state to state.

7. **Detailed pricing data and analysis** and expert Comparative Market Analysis (CMA) on the house you select to purchase, so you can make a good decision regarding the price to offer for a home. Pricing homes is my “superpower”! 😊 Texas is a non-disclose state so you can't get ACCURATE sales data online... and tax appraised values do NOT equal market values in Texas!
8. **Expert contract creation and negotiations** to help you make the right kind of offer on the house that you want... especially in multi-offer situations. And to make sure you get as much protection as you choose on the **20+ negotiable items** in our contracts and addendums.
“Yes! There are approximately 20 negotiable items to consider when making

an offer on a home in Texas. You probably don't know them all, but I do!" 😊





- 9. **Assistance with hiring home inspectors, reviewing inspection reports, and guiding you on necessary repairs/costs so you make the wisest decision in your home purchase. Help getting you OUT of a contract (without losing your earnest money) if/when you decide to do so after inspections.**



Lakeway Trail Lane

Represented the Buyer

5/5

Competency		5/5
Knowledge		5/5
Communication		5/5
Experience		5/5

★★★★★


"Sheila is invaluable. Her knowledge, expertise, insight, flexibility, and willingness to work with me to make sure we bought the home best suited for our needs. I bought a home remotely, and she was willing to facilitate that and make sure I was comfortable and knowledgeable about buying the home and about the area overall. She understood what I was looking for and was also able to speak to the local trends and market conditions. I cannot recommend Sheila enough. She is the reason I was able to purchase an excellent home in a perfect area in a very challenging seller's market."

10. **Floorplans and videos!** I can create a floorplan and HD video walkthrough of any home you purchase, whether provided by the home seller or not. These are excellent tools for making plans regarding your new house.
11. **Project management of the legal deadlines** and requirements throughout the transaction. You've got enough to deal with the packing, moving, and job/school relocation activities. I'll make sure you meet all the **legal deadlines and actions** in this 2-4 month process.
12. Assistance in the **title commitment/insurance** process and working with the title company (who checks for liens, tax issues, and past due HOA fees on the property). This includes assistance with

getting out of the contract (if necessary) without losing your earnest money.

13. Assistance with **home surveys** and their impact on your transaction, especially if any encroachments are found and you need to get out of the contract.
14. Assistance with **appraisals** and their impact on your transaction. I know how to protect you if the appraisal “comes in low” (which can happen in a super-hot “seller’s market”) so you don’t end up paying a lot more than you expected at the Closing table.
15. Assistance with **Home Owner Associations (HOAs)** compliance, documents, fees, deed restrictions, etc.
16. Help with obtaining **home owner’s insurance and flood insurance** to protect your investment.





- 17. Guidance with choosing a **home warranty** as needed. (I typically negotiate that the seller pays for your home warranty the first year, to help give you some “peace of mind.”)
- 18. Information regarding the **utilities (including MUD info)** applicable to the home you purchase.



Rocky Creek Court
Surveyed 8 months ago


Represented the Buyer

5/5

Competency		5/5
Knowledge		5/5
Communication		5/5
Experience		5/5

★★★★★

“Sheila has a vast knowledge of the local real estate market and shared it with us in many useful forms throughout the entire home-buying process. Due to her knowledge and many years of experience, Sheila has superb judgment that was incredibly valuable. Her wealth of videos, guides, and tools helped us learn about the area and the home-buying process. When we had questions about homes or the process, Sheila was incredibly responsive. She was available on short notice to show us homes, and she clearly understood the current state of the market. We are so grateful for Sheila and 100 recommend her to anyone looking for a top agent in the area.”

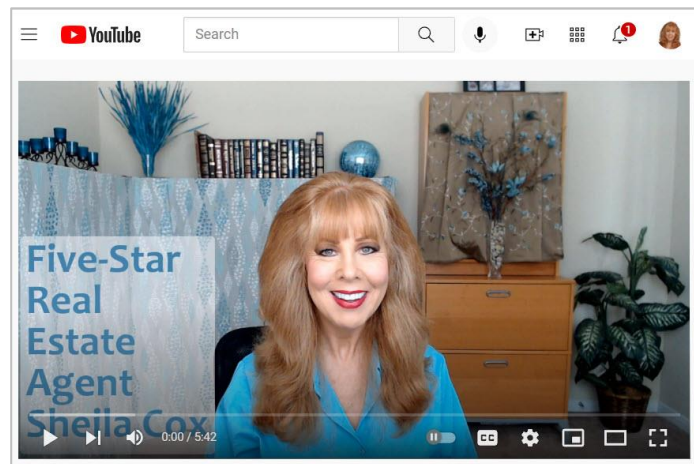
 **Sheila Cox**
I loved working for y'all! Thank you for your kindness in taking the time to write a review when I know you are super-busy unpacking and getting settled. I hope you love raising your family here as much as I did.

19. Helpful “**Planning the Move**” checklist and detailed “**Info About New Home,**” (which I obtain from the current home owner) that will help make the transition to your new home easier.
20. **Assistance scheduling the Closing** and all that involves including scheduling remote Closings, arranging for Power of Attorney forms, scheduling the final walk-through, reviewing the final Closing Disclosure (costs), etc.
21. “**Moving Survival Kit**” provided as my Closing gift. This contains the things you will need on your moving day (but are usually packed) such as: soap, trash bags, paper plates, cups, toilet paper, snacks, box cutter, etc. So helpful!

22. Guidance on your **homestead tax exemption** and how to apply for it in a timely manner to reduce your property taxes.
23. A copy of my "**Guide to Home Maintenance**" and helpful monthly home maintenance reminders (via email), to remind you how to take care of your house/investment!

Whew! That's way more than "just" showing houses! 😊

View My
YouTube Channel
for More Helpful
Info!



<http://www.youtube.com/user/SheilaKCox>

Out-of-State Buyer Services

I have helped many home buyers purchase a home here while living out-of-state or out-of-country. Here's how it works:

1. You get home alerts from my Premium Customized Home Search.
2. When you see a house you are interested in buying, you mark it as a Favorite and then contact me to go tour it. I will obtain permission from the home seller to tour the home.
3. I video-record a **very thorough** walkthrough of the home in High Definition (including pantry, closets, garage, front and back yards, street view, laundry room... everything!) and upload it privately to YouTube ([see sample](#)).
4. You can view the video and even stop and rewind as needed.

5. You tell me to write an offer.
6. After discussing everything with you, I put your offer together and send to you for approval and e-signatures.
7. I submit your offer and we go through the negotiation process.



8. If the seller accepts your offer, then you hire an inspector and pay by the inspector credit card. I can provide a helpful list of inspectors or you can hire someone else. We will have


approximately 7 to 10 days to do our “due diligence.”

9. I will attend the last 30 minutes of the inspection to get an in-person summary and I will video it for you, if the inspector allows it. **You will also get a detailed inspection report with photos.**
10. We will work together to review the inspection results and to ensure that you want to move forward with the transaction after the inspection. If you do not choose to move forward, then I will help you cancel your offer and get your earnest money returned to you.
11. If you move forward, then I will assist with the other aspects of the buying process (see list of value-added services above).

12. You can choose to do a remote Closing (where you are) or you can fly in to do the Closing here. Sometimes only one spouse flies in and signs for the other spouse at Closing (but this requires special approval by your lender and the title company, well in advance).
13. I will video-record the final walk-through (if you are not able to be here) to ensure the home is still in good shape **before** you sign the Closing paperwork.
14. If you Close remotely, then I can get your house keys and hold them for you until you arrive.

The one thing I am not allowed to do for you is any property management after the Closing. It is against my brokerage rules because it requires a special kind of insurance (and more) that most





real estate agents do not have. However, I can refer you to a property management company.



Asher Falls Lane

Represented the Buyer

5/5

Competency		5/5
Knowledge		5/5
Communication		5/5
Experience		5/5

★★★★★

"Sheila's quality of service is truly exemplary. To start with, her knowledge of the market and of the real estate purchase process is second-to-none. What's special is that she was able to explain everything in such a clear and concise way that gave us so much confidence. The high quality of Sheila's video tours of the houses is truly amazing. We just could not match the level of attention to detail even if we visited the house in-person. Being out-of-state buyers this meant that we had full confidence. Sheila's responsiveness, efficiency and just looking out for our interests as buyers is incredible. The examples are too many to list here. But issues from large to small, often times she will be addressing those and consulting with us before we'd even thought of these issues ourselves. We are truly fortunate to have worked with such an amazing realtor on purchasing our house. Thank you Sheila!"

Also, most home owner's insurance will not allow a home to be vacant for more than 60 days. Make sure you find out about that during the process.



Jarvis Bay Pass

Represented the Buyer

5/5

Competency		5/5
Knowledge		5/5
Communication		5/5
Experience		5/5



"We were amazed by Sheila. First she made us feel so comfortable looking for a house out of state. Gave us the in's and out's of buying a home in Texas. She's on top of everything and doesn't skip a beep. Knowledge of Texas was spectacular and if she can't answer a question then you better believe that she'll investigate and give you an answer. She's not afraid to tell you the truth and lays everything out. The one thing I loved was her video's she taped on houses we were interested in. She looks at every nook and cranny's of a house, bad or good. In our books she's a super star and Texas should be proud of her. Shelia you are amazing. Thank you for every minute you gave us to make us feel welcome in Texas!!"



Luke Ridge Lane

Represented the Buyer

5/5



Competency		5/5
Knowledge		5/5
Communication		5/5
Experience		5/5

"We're expats moving back from Europe so Sheila's concierge level service was key for us. I found her online and emailed her Jan 9th and we closed escrow April 1st. Buying in this part of Texas right now means TIME IS MONEY, so I did my homework and watched her Katy/Sugar Land videos about the myriad subdivisions and school districts and flood zones. I was slow to fully appreciate how fast the market is moving (4 day listings with highest and best offers). I got outbid 3 times. Are you kidding me?? The winning bid was HOW MUCH over list price?? Still, nobody wants to overpay for a house and live with that kind of heartburn. Sheila is a data wonk and very analytical so that gave me confidence to put in my highest and best offer in a sensible way, and BOOM. Got my house. Bottom line: you gotta trust your agent. Sheila has the winning combination of experience, business acumen, and is a homeowner and school parent in the area she specializes in. What more can you ask for?"

Contact Sheila Cox

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