



11 Key Details

to Share with Your Agent

Ajay Ghiaar
Army Veteran & Realtor®

214.892.0400

AJAY@GHIAARPROPERTIES.COM

GHIAARPROPERTIES.COM

AJAY GHIAAR

214.892.0400 | GHIAARPROPERTIES.COM | NMLS# 0740264



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11 Key Details to Share with Your Agent

1- MUD / PID Taxes (if applicable) Yes No

Payment Frequency _____ Tax Amount \$ _____

2- Homeowners Association Name (if any) Yes No

HOA Dues Frequency \$ _____ HOA Dues Amount \$ _____

Any known HOA special assessments or legal matters? _____

3- Home Insurance Company (if any) _____

Are you aware of any insurance claims on the property? Yes No

If yes, please explain: _____

4- Utility Provider(s) and Average Costs

Electric Company _____ \$ _____ Trash Company _____ \$ _____

Water Company _____ \$ _____ Additional _____ \$ _____

Gas Company _____ \$ _____

5- Any inclusion and/or exclusions on the property?

Drapes _____ Curtains _____ Refrigerator _____ Washer _____ Dryer _____

Other _____

6- If the property has a pool, how deep is it? _____

7- Are there any ongoing or previous legal matters involving the property? Yes No

If yes, please explain: _____

8- Are there any leased items on the property? Yes No

9- Have there been any deaths on the property in the last 5 years? Yes No Unknown

10- Distinguishing Features of the Property _____

11- What do you love most about this home? _____



Why this detail matters in **MARKETING** your home

MUD / PID Taxes

This helps your agent verify MUD / PID taxes so buyers have full cost transparency before submitting an offer.

HOME OWNERS ASSOCIATION INFORMATION

This helps your agent obtain the official HOA rules and fee details. Buyers need this information before submitting an offer.

CURRENT INSURANCE INFORMATION

Sharing this shows buyers the home is insurable and helps estimate insurance costs. It also signals a well-maintained and secure property.

UTILITY INFORMATION

Providing utility provider names and average monthly costs allows your agent to clearly explain living expenses to buyers.

ANY INCLUSIONS OR EXCLUSIONS

This clarifies what stays and what goes, helping prevent confusion or disputes before closing.

IS THERE A POOL ON THE PROPERTY?

Your agent will need the details—whom maintains it, any recent repairs, and special features—to market the pool effectively.

LEGAL MATTERS INVOLVING THE PROPERTY (IF ANY)

Disclosing this helps avoid surprises during escrow, ensures full transparency for buyers, and prevents issues at the closing table.

LEASED ITEMS ON THE PROPERTY (IF ANY)

Leased items such as solar panels, water softeners, or propane tanks must be disclosed, as the buyer may need to assume the lease or it must be addressed in the contract.

DEATHS ON PROPERTY (PAST 5 YEARS, IF ANY)

In many jurisdictions, sellers are legally required to disclose if a death occurred on the property. The death was caused by something related to the property's condition (e.g., a structural defect that caused a fatal accident), or if it involved a violent crime (like a murder) that would be considered a material fact a buyer would want to know.

DISTINGUISHING FEATURES OF THE PROPERTY

What key features set your home apart for buyers? Sharing these details helps your agent highlight the home's strongest features in marketing.

WHAT IS YOUR FAVORITE THING ABOUT THIS HOME?

Mention small but meaningful details such as a calm street, welcoming neighbors, natural light, low traffic, privacy, walkability, or a relaxing outdoor space. These touches help buyers picture themselves living there.



Typical Items Noted in *A Home Inspection*

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Typical Items Noted in

A Home Inspection

1. Poor site drainage near foundation.
2. Shower head has low flow or mineral buildup.
3. No fire-rated door between garage and house.
4. Exterior soil covers weep screed.
5. Cabinets or drawers misaligned or sticking.
6. Pool equipment not operating properly.
7. Windows cracked, fogged, or not sealing.
8. Moisture or mold under sinks or appliances.
9. Cooktop burners inoperable or knobs missing.
10. Garage safety sensors missing or not working.
11. Attic trusses cracked or damaged.
12. Water pressure too high or too low.
13. Garbage disposal not functioning.
14. Roof tiles or shingles damaged or missing.
15. Lights inoperable or cover plates missing.
16. Shower diverter not working properly.
17. Fire sprinkler caps missing (if applicable).
18. Doors do not open or latch properly.
19. Tankless water heater needs descaling.
20. Insulation torn, missing, or poorly installed.
21. Gates do not align or latch.
22. Pest activity noted in attic or structure.
23. Popcorn ceiling—*asbestos testing recommended.*
24. Exterior siding or stucco cracked or deteriorated.
25. Toilets loose or not secured.
26. Ceiling defects require further review.
27. Fireplace damper clamp missing.
28. HVAC not operating properly or at end of life.
29. Exterior hose bib leaking or loose.
30. Grout cracked in kitchens or bathrooms.
31. Fences leaning or unstable.
32. Garage door springs fail balance test.
33. Dishwasher air gap missing.
34. Smoke or CO detectors missing or misplaced.
35. Water heater improperly strapped or missing safety components.
36. Pool structure shows leaks or settlement.
37. Radon testing recommended.
38. GFCI outlets missing near water sources.
39. Stair railings loose or too low.
40. Water stains on ceilings or in attic.
41. Electrical outlets loose or improperly grounded.
42. Trees or landscaping overgrown near home.
43. Oven dirty or controls illegible.
44. Attic ventilation inadequate.
45. Faucets loose or supply lines reversed.
46. Garage fire door does not self-close or is altered.
47. Foundation cracks or settlement observed.
48. Gutters clogged with debris.
49. Gas fireplace not operational.
50. HVAC filters dirty or overdue for replacement.
51. Toilets loose or not secured.
52. Ceiling defects require further review.



Home Staging Guide

Everything You Need to Get Show-Ready

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1. Remove personal photos, names, awards, and memorabilia
2. Deep clean the entire home, including baseboards
3. Use neutral bedding with simple textures
4. Eliminate clutter—clear at least 30% of visible items
5. Replace or remove worn or non-working window treatments
6. Add mirrors to enhance light and space
7. Keep towels crisp and white
8. Ensure all light bulbs work and match in color temperature
9. Arrange furniture to allow easy flow through each room
10. Stage with larger décor pieces instead of many small ones
11. Remove pet items, toys, and visible kid-related clutter
12. Add plants (real or artificial) to most rooms
13. Use neutral throw pillows with varied textures
14. Follow the rule of three when styling surfaces
15. Remove bathroom scales and all floor mats
16. Touch up walls with clean, light, neutral paint
17. Keep kitchen and bathroom counters mostly clear
18. Wash all windows to maximize natural light
19. Use area rugs large enough for furniture to sit on or touch
20. Eliminate strong odors; aim for a light, neutral scent
21. Assign a clear purpose to every room
22. Remove small or crowded rugs
23. Tidy landscaping; remove dead plants and refresh mulch
24. Hang artwork at eye level (centered around 60")
25. Use a balanced color ratio (60% main, 30% secondary, 10% accent)
26. When unsure, remove it
27. Add fresh, neutral accent pieces sparingly
28. Open blinds and curtains during showings
29. Keep closets partially empty to show storage space



The Definitive

*Homeowner's
Guide to Downsizing*

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A Practical Guide to Downsizing With Confidence

Downsizing is more than a move—it's a lifestyle shift.
Whether your goal is simplicity, lower maintenance, or a fresh chapter.
This guide walks you through the process with clarity, intention, and control.



1.

Define Your Purpose

Before making any decisions, get clear on why you're downsizing.

- Are you aiming to reduce maintenance, cut expenses, or change your lifestyle?
- Do you want to travel more or live closer to family?
- Understanding your motivation will guide every choice.

Helpful Hint:

Write down your top three reasons for downsizing and revisit them when decisions feel emotional.



2.

Review the Full Financial Picture

Downsizing doesn't always mean spending less.

- Compare property taxes, HOA fees, insurance, and utilities
- Consider current interest rates and long-term affordability
- Focus on monthly costs, not just the purchase price

Helpful Hint:

Create a side-by-side cost comparison of your current home versus your future home.



3.

Prioritize Layout Over Size

How a home functions matters more than square footage.

- Decide how many rooms you actually need
- Look for flexible spaces that can serve multiple purposes
- Consider privacy, noise, and everyday flow

Helpful Hint:

A smart layout in a smaller home often feels more comfortable than a larger home with wasted space.



4.

Begin Decluttering Early

Downsizing is easier when it's not rushed.

- Start months in advance
- Tackle one room or category at a time
- Sort items into keep, donate, sell, or discard

Helpful Hint:

If you haven't used an item recently and don't expect to soon, it's usually safe to let it go.



5.

Keep What Supports Your Future

Not everything should make the move with you.

- Focus on items you use and enjoy regularly
- Avoid keeping things “just in case”
- Quality matters more than quantity

Helpful Hint:

Most people regularly use only a small portion of what they own
—keep what truly adds value.



6.

Measure Before You Move

Furniture that worked before may not fit now.

- Obtain room dimensions or floor plans
- Measure large furniture pieces
- Be realistic about scale

Helpful Hint:

Taking photos of your current rooms helps visualize what will and won't work in the new space.



7.

Let Items Go With Intention

Your belongings can benefit others.

- Sell valuable items through marketplaces or consignment
- Donate usable goods to charities
- Gift meaningful items to family or friends

Helpful Hint:

Knowing your items are being appreciated elsewhere makes letting go easier.



8.

Organize Important Documents

Paper clutter can follow you if you're not careful.

- Gather legal, medical, and financial documents
- Shred outdated paperwork
- Digitize files when possible

Helpful Hint:

Keep essential documents in one secure and easy-to-access location.



9.

Plan the Move Strategically

A well-organized move reduces stress.

- Label boxes clearly by room and priority
- Pack essentials separately
- Consider experienced movers for downsizing transitions

Helpful Hint:

Prepare a first-day box with toiletries, chargers, bedding, and basic kitchen items.



10.

Prepare for the Emotional Transition

Leaving a long-time home can be emotional.

- Acknowledge memories without guilt
- Focus on what you're gaining, not just what you're leaving
- Allow yourself time to adjust

Helpful Hint:

Downsizing is both practical and emotional—give yourself grace during the process.



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11.

Set Up Your New Home for Simplicity

Your new space should support an easier lifestyle.

- Avoid filling empty spaces unnecessarily
- Use smart storage solutions
- Build habits that prevent clutter from returning

Helpful Hint:

Reassess your home after three months and remove anything that isn't serving you.



In Summary

Downsizing isn't about having less—

IT'S ABOUT LIVING BETTER.

With thoughtful planning and the right guidance,
your next home can offer more freedom, comfort, and peace of mind.

Big decisions don't get easier with time—they get heavier.

If you're thinking about moving or selling,

now is the moment to talk it through.

Let's not put this off , we're here to help.

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The 2026 *Homebuyer Rules Guide*

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The 2026

Homebuyer Rules Guide

The 2026 Homebuyer Rules—Explained Simply

Rule #1: Buyer Power Exists – But It Has to Be Used Strategically

In 2026, buyers generally have more negotiating room than they did in recent years. Homes are taking longer to sell and sellers are more open to discussion. However, leverage doesn't mean being careless or extreme. Sellers respond best to offers that are well thought out, supported by market data, and structured intelligently. Buyers who understand timing, pricing, and seller motivation are the ones who succeed.

Rule #2: Asking Price Is Just a Starting Point

The price you see online is often an initial test of the market, not a final number. Many sellers list higher than what they realistically expect, then adjust based on feedback. Smart buyers look deeper—at recent sales, listing history, price reductions, and time on market—to estimate where a deal will actually land. In 2026, patience and analysis matter more than reacting to list prices.



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Rule #3: Monthly Cost Matters More Than Purchase Price

Affordability today isn't only about what you pay for the house—it's about what you pay every month. Loan terms, interest rates, property taxes, insurance costs, HOA fees, and seller concessions all affect your real financial picture. In some cases, a slightly higher price with better terms can result in a lower monthly payment. Buyers who understand deal structure have a major advantage.

Rule #4: Strong Financing Opens Doors

Sellers want confidence that a deal will close. A solid pre-approval—reviewed by a real lender—signals that you're prepared and qualified. Buyers with strong financing are often prioritized, taken more seriously in negotiations, and offered better terms. In 2026, viewing homes without proper approval often leads to frustration and missed opportunities.



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Rule #5: Inspections Are a Negotiation Tool

As homes spend more time on the market, maintenance issues are more common. Inspections aren't just about finding problems—they help buyers make informed decisions. Inspection results can support repair requests, price adjustments, or credits. They also give buyers the confidence to walk away when a property doesn't make financial sense. Skipping or rushing inspections increases risk.

Rule #6: New Construction Comes With Its Own Playbook

Builders often avoid lowering base prices, choosing instead to offer incentives like rate buy-downs, closing cost assistance, or upgrades. While these offers can be valuable, builder contracts are written to protect the builder's interests. Deadlines, financing terms, and incentive rules matter. Buyers who understand how builders operate can unlock significant value; those who don't often miss it.



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Rule #7: Appraisals Carry More Weight

Appraisers are cautious in 2026, especially in shifting or softening markets. If a home is overpriced, it may not appraise at contract value. When this happens, negotiations often reopen. Buyers who plan for this upfront—by structuring offers carefully—are better protected from last-minute surprises or pressure to overpay.

Rule #8: Emotional Decisions Cost Money

With less competition and more inventory, buyers no longer need to rush. Emotional decisions—falling in love too fast, ignoring numbers, or fearing missed opportunities—often lead to overpaying or buyer's remorse. The strongest buyers stay objective, trust the math, and walk away when a deal no longer works. Discipline is a financial advantage in 2026.



The 2026 *Homebuyer Rules Guide*

Bottom Line

The 2026 housing market rewards preparation, patience, and informed decision-making. Buyers who understand how the rules have evolved can negotiate better, reduce risk, and protect their long-term finances.



You Don't Have to Do This Alone



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