



## Three Essentials for First-Time Home Buyers

### 1. Get pre-approved.

One of the biggest mistakes first-time homebuyers make is shopping for a home without being pre-approved for a mortgage first. Pre-approval is the verification of the “borrower’s information and documentation to determine exactly how much it would be willing to lend to that borrower.” The necessary documents include your credit report, bank statements, federal tax returns, and W-2 forms. Pre-approval is crucial in allowing agents and sellers to recognize you as a qualified buyer, determined to make an offer.

With pre-approval, you know your budget, where to look, and you will be ready to make the offer when you find the right home for you.

### 2. Find the right agent.

It is important to understand what a REALTOR® brings to the home-buying process. Agents are the experts of their neighborhoods. They have access to off-

market “pocket listings.” They will guide you through the negotiation process and become your advocate in the transaction process. Your agent is the liaison between you and the seller.

Realtor.com and Zillow are great resources for finding quality agents. Remember to ask for at least three references.

### 3. Get a home inspection.

It will remove uncertainty about the condition of a home, saving you time and money in negotiation with the seller. A typical home inspection includes major home systems, such as plumbing, electrical, and heating. The inspector begins with the roof and makes their way to the foundation of the home. Radon and water tests may be included. A home inspection can range from \$300-500. Be sure to hire a qualified and experienced home inspector. Consider well-established companies, such as BPG Inspections, whose inspectors are ASHI-certified and undergo thorough background checks.



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## March Calendar

3/11: Daylight Saving Time begins

3/17: St. Patrick's Day

3/20: Spring Begins

Ever day may not be good  
but there is something good  
in every day

## Your Ultimate Spring Cleaning Checklist

Pull out those cleaning supplies and get rid of those winter blues. Make sure you are ready for the new season with our ultimate spring cleaning checklist!

**1. The Kitchen.** Keep your food fresh by keeping your refrigerator clean. Take stock of your cabinets and cupboards. Keep only your best snacks, utensils, and pots.

**2. The Bathroom.** Remember to scrub the toilet inside and out. Target the grout in the tub. Throw away old medication, beauty products, and cleaning products.

**3. The Bedroom.** Your comforter, blankets, and pillows need your attention. Do not forget the curtains and blinds.

**4. The Living Room.** Maintain your furniture's appearance, reduce pathogens, and eliminate dirt build-up by cleaning your furniture regularly.

**5. The Laundry Room.** Give your washer and dryer a good cleaning to reduce lint build-up and prevent hazardous situations.

**6. The Home Office.** Throw away trash, organize, and improve aesthetics for more productivity.



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## Zucchini Ribbon Salad with Pecorino Romano



### Ingredients

1/3 cup extra-virgin olive oil  
3 tablespoons fresh lemon juice  
1/2 teaspoon coarse sea salt  
Freshly ground black pepper to taste

Grated zest of lemon, about 1 tablespoon  
3 tablespoons finely chopped oil-cured black olives

1/4 teaspoon dried crushed red pepper like aleppo or ancho

2 pounds medium zucchini, about 5 cups when shaved

1 cup Pecorino Romano cheese, shaved into long furls

1/4 cup almonds coarsely chopped

A drizzle of honey

### Directions

1. To make the dressing, place the olive

oil in a small bowl and whisk in the lemon juice, salt and pepper until combined. Stir in the lemon zest, black olives and red pepper, and set aside.

2. Using a vegetable peeler or mandoline, carefully slice zucchini into long, thin, ribbon-like furls. When ready to serve, toss the zucchini in a large bowl with the dressing to lightly coat. Gently fold in the Pecorino Romano.

Turn out onto a large platter. Gently toss with the dressing to coat. Top with the almonds and a light drizzle of honey and serve.