Benson Property Group LLC
500 South Main Street #252 | Rhome, TX 76078
www.BensonPropertyGroup.com

About Benson Property Group, LLC

Benson Property Group, LLC (BPG) is a full-service residential real estate firm serving the Dallas-Fort Worth Metroplex. As a boutique brokerage founded on a client-first philosophy, we believe exceptional real estate service begins with understanding each client's unique goals and needs. At BPG, personalization is at the heart of everything we do. We take the time to listen, tailor our approach, and deliver solutions designed specifically for you.

While we are intentionally boutique in size, our capabilities rival those of larger national brokerages. Our nimble structure allows us to adapt quickly to changing market conditions while leveraging the same powerful technology, marketing tools, and MLS platforms used throughout the industry. Your property receives maximum exposure across major home buying and selling websites, ensuring it reaches the right audience at the right time.

Our comprehensive marketing approach includes pre-listing inspections, professional staging, high-quality photography, and strategic marketing campaigns that tell the unique story of your home. By investing in preparation upfront, we position every property to stand out and achieve exceptional results.

With deep market expertise and industry knowledge, we provide the guidance and confidence our clients need when buying or selling one of their most valuable assets. Our trusted network of professionals works collaboratively to ensure a seamless experience from start to finish.

Relationships are the foundation of our business. We are committed to delivering exceptional service, clear communication, and personal attention throughout every step of the process. That commitment has earned the trust of our clients, with more than 95% of our business coming from referrals and repeat customers.

At Benson Property Group, you're more than a transaction—you're a valued client and long-term relationship.

We are honored to serve you in making your real estate dreams into a reality.

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Our Mission

We believe we were put on the face of the earth to help people create homes and build legacies for themselves and their families through real estate. We believe that a life worth living is about having great relationships with great people.

Our business model is a simple recipe of joyfully solving problems for great people.

Our Values

We begin with the end in mind.

We pivot – we pray.

Doing the right thing never goes out of style.

We reject the status quo.

Happiness is a choice!

Generosity is about character, not resources.

We'll be so good they can't ignore us!

Gratitude is a lifestyle.

We are committed to relentless consistency.

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Meet Babette

Raised in California's Central Valley, I come from a legacy of hard work, integrity, and entrepreneurship. My family's roots in farming and a multi-generational welding business instilled in me a deep appreciation for craftsmanship, commitment, and building something that lasts—values I carry into every client relationship.

I began my real estate career in February of 2002. I hold both my Texas real estate broker's license and my California real estate sales license. I love what I get to do - helping people make their homes and build legacies through real estate. It is just so much fun!

"I'm never too busy to help you or any of your family and friends."

Family is at the heart of my life. My husband Jeff and I are blessed with six grown children and twelve grandchildren, with our family spanning Texas, California, Georgia, North Carolina, and the United Kingdom. These connections shape my understanding of what "home" truly means.

Outside of real estate, I enjoy an active, outdoor lifestyle—from biking and skiing to time spent on the water or exploring the open road with Jeff on our Harley. I value balance, connection, and making the most of every moment.

I'm committed to delivering a smooth, high-quality real estate experience, and I'm always available as a trusted resource for you, your family, and your referrals. I welcome the opportunity to connect.

Please do not ever hesitate to call – my cell is 214-701-1886.

I'd love to hear from you!

Babette BENSON

Broker / Owner | Direct: 214-701-1886
500 South Main Street #252 | Rhome, TX 76078
babette@bensonpropertygroup.com
www.BensonPropertyGroup.com

BENSON PROPERTY GROUP LLC

Meet Tina

I grew up in Wisconsin, and as much as I love the snow, I love the warmth of Texas more. I have been married for over 20 years and was in accounting before I became a stay-at-home mom for three wonderful children. My attention to detail and enjoyment in helping others is what led me to become a Transaction Manager at Benson Property Group.

Over the last 5+ years, I have handled and coordinated titles, lenders, home warranty companies, and everything behind the scenes that makes Benson Property Group run smoothly. I expertly keep everyone up to date and make sure we are meeting all our deadlines to ensure your seamless closing. I am an intricate part of keeping Benson Property Group moving forward with smiles on our faces! I am also a licensed realtor.

In my spare time, I am usually at the softball field watching my daughter or at the ice rink watching my son play hockey. My oldest daughter attends the University of Arkansas with ambitions of being a nurse.

I love spending time with my family and curling up with a good book.

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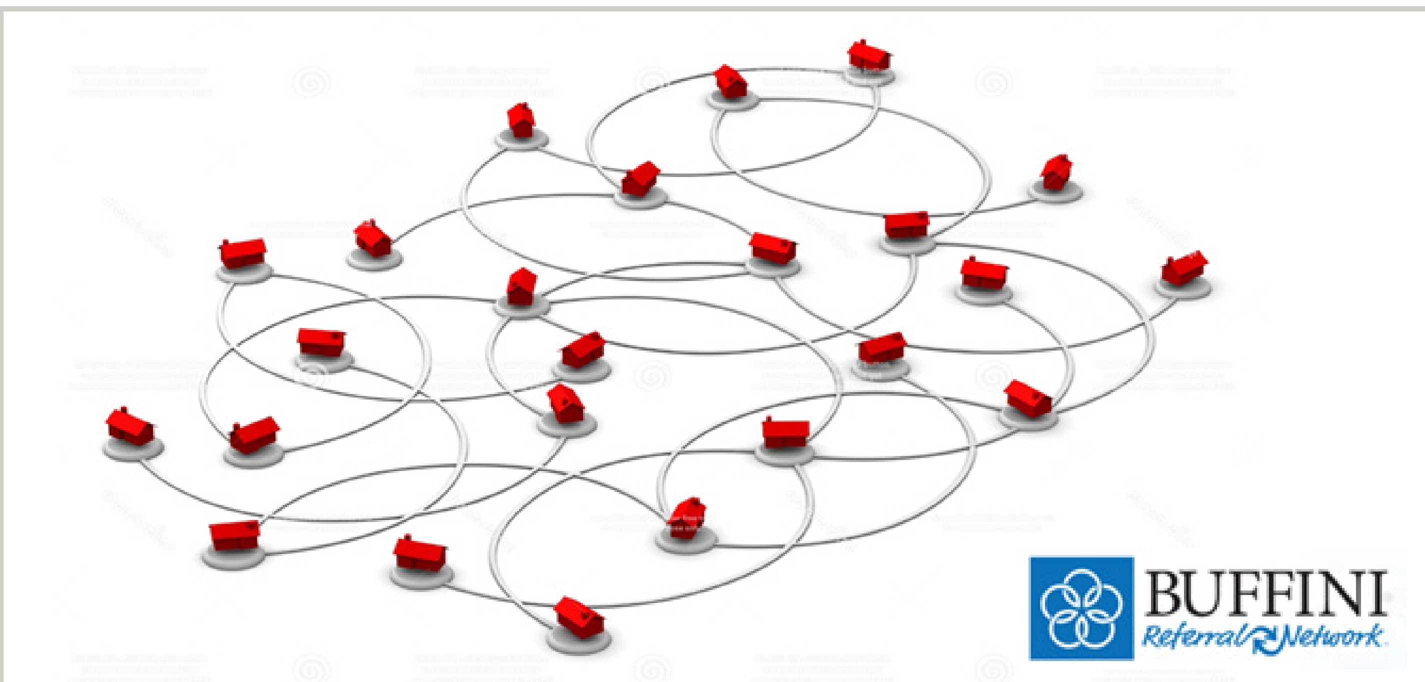
WE'RE PART OF A NATIONAL NETWORK

THIS NETWORK OF AGENTS SELLS 1 OUT OF EVERY 8 HOMES IN NORTH AMERICA!

These top-notch agents are committed to:

- ✓ *World-class service*
- ✓ *Expert negotiations*
- ✓ *Effective and efficient communication*



Whether buying or selling, we can help you, your family and friends with any relocation needs throughout North America and Canada.

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Preapproval to Contract

1. PREPARE FINANCES

Check Your Credit Score
Calculate Your Budget
Save for Down Payment & Closing Costs

2. GET PREAPPROVED

Shop Around for a Lender
Acquire a Preapproval Letter

3. HIRE A REAL ESTATE AGENT

Interview Agents Who Know the Area

4. HOUSE HUNTING

Establish Your Ideal Property Profile
Identify Preferred Neighborhoods
Tour Homes

5. MAKE AN OFFER

Submit a Signed Offer to Seller
Enter Negotiations, if needed

6. UNDER CONTRACT

Deposit Earnest Money at Title Co.
Property Inspection Completed
Negotiate Repairs (If Any)

7. LOAN PROCESSING

Buyer's Lender Works to Approve Loan
Appraisal Order by Lender
Agent Provides Comparable Sales & Property Information to Appraisal

8. FINAL STEPS TO CLOSING

Loan is Approved
Closing Disclosure Issued
Title Company Receives Loan Docs
Set Closing Appointment

9. CLOSING & FUNDING

Final Walk-Through of Property
Sign Closing Documents
Details of Key/s Exchange
Initiation of Utility Services
Funding

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Recommended Websites to Start Your Search

In addition to the numerous home-search websites available to you, Benson Property Group recommends the sites below to accompany your home search.

GreatSchools.org
Empowering parents through information about school districts.

SpotCrime.com
SpotCrime is a public facing crime map and crime alert service. With SpotCrime, it's easier than ever to check crime anywhere in the United States and many other countries worldwide.

MegansLawInfo.com
Information about potential sexual predators located near you.

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Local Lenders We Trust

At Benson Property Group, we understand that financing is one of the most important parts of the home-buying process. That's why we work with and trust a network of experienced mortgage lenders who are committed to providing competitive rates, clear communication, and personalized financing solutions.

Whether you're a first-time homebuyer, moving up to your next home, or investing in real estate, our preferred lending partners can help you navigate your options and secure the financing that best fits your needs. We're proud to connect our clients with trusted professionals who help make the path to homeownership as smooth and stress-free as possible. Benson Property Group is providing you with this list as a courtesy and has no affiliation with these mortgage lenders.

Dotty Glass
Gateway Mortgage, LLC
Office: 817-484-6674
Cell: 817-966-6178
Email: Dotty.Glass@gatewayloan.com

Melissa Condensa
Guild Mortgage Company
Office: 214-535-6738
Cell: 214-535-6738
Email: mcondensa@guildmortage.com

April Smith
OriginPoint Mortgage
Office: 214-765-2450
Cell: 210-412-0142
Email: April.Smith@originpoint.com

John Tatum
SWBC Mortgage
Office: 214-538-8381
Cell: 214-538-8381
Email: jtatum@swbc.com

Brian Smith
First Financial Bank
Office: 682-703-6339
Cell: 817-614-9581
Email: bsmith@ffin.com

These are only suggestions, feel free to use your own mortgage lender!

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Inspectors We Work With

Let us take the guess work out of who to hire. We work with a network of trusted, experienced home inspectors who provide thorough, unbiased evaluations and clear, easy-to-understand reports. These professionals help our clients make informed decisions about repairs, maintenance, and disclosure, ultimately creating a smoother transaction for everyone involved. Benson Property Group is providing you with this list as a courtesy and has no affiliation with these home inspectors.

Brian Murphy
A-Action Realty Inspection Service
Office: 817-467-0213
Cell: 972-743-5588
Email: brian@a-action.com
www.a-action.com

Mike Majdeski
Prestige Home Inspection
Cell: 682-803-6886
Email: mike@prestigeinspectiontx.com
www.prestigeinspectiontx.com

Brian Lawson
Prestige Home Inspection
Cell: 817-733-2378
Email: brian@prestigeinspectiontx.com
www.prestigeinspectiontx.com

Rich Parker
Axium Home Inspection
Office: 214-393-9261
Cell: 940-597-8852
www.axiuminspections.com

Jim Starkey
IntelliSpect Property Inspection
Office: 817-590-2630
Cell: 469-964-4590
Email: jstar1000@hotmail.com
www.homegauge.com/shgi/intellispect2

Martin Hestrin, Jr.
NextLevel DFW Home Inspections
Cell: 682-483-6550

These are only suggestions, feel free to use your own home inspector!

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Local Home Insurance Agents

Protecting your home is just as important as finding the right one.

At Benson Property Group, we work with a network of trusted local home insurance professionals who are dedicated to helping our clients secure the coverage they need with confidence. Our preferred insurance partners provide personalized guidance, competitive coverage options, and responsive service to ensure your home and investment are well protected.

Whether you're purchasing your first home, relocating, or adding to your real estate portfolio, we're happy to connect you with experienced insurance agents who make the process simple, straightforward, and tailored to your unique needs. Benson Property Group is providing you with this list as a courtesy and has no affiliation with these insurance companies.

Jeff Hardin
Akoya Insurance Services LLC
Cell: 817-769-6546
Email: jeff@akoyains.com

Phillip Szurek
Farmers Insurance
Office: 817-803-3880
Cell: 817-917-4026
Email: pszurek@farmersagent.com

These are only suggestions, feel free to use your own home insurance agent!

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Seller's Disclosure Notice

Texas state law requires sellers of residential property to provide a Seller's Disclosure Notice to any prospective buyer, and makes the seller responsible for full disclosure of items or conditions that could affect a buyer's decision to purchase.

If there are now, or have been in the past, problems or repairs and the seller knows of them, they must disclose them to any prospective buyer. Disclosure should be made before an offer to purchase is written.

The Top 7 Problems

- ✓ Foundations
- ✓ Asbestos
- ✓ Water Penetration
- ✓ Septic Tanks
- ✓ Termites
- ✓ Repairs
- ✓ Roof Problems

Exemptions to Providing the Seller's Disclosure Notice

Sellers may be exempt from providing the notice if they are:

- ✓ Selling pursuant to a court order
- ✓ A trustee in a bankruptcy
- ✓ A lender selling at foreclosure
- ✓ Transferring to a lender after foreclosure or deed in lieu
- ✓ A fiduciary in the administration of an estate, guardianship, conservatorship or trust
- ✓ A co-owner selling to another co-owner
- ✓ Selling to a spouse or a direct descendant
- ✓ Spouses transferring pursuant to court order
- ✓ Selling to a governmental entity

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What we will need to get started…

To get you closer to the purchase of your dream home, please provide the following items.

- ☐ Preapproval Letter from Mortage Lender
- ☐ Budget for Purchase
- ☐ Timeline
- ☐ Ideal Property Specifics (square footage, bed/baths, garage spaces, etc.)
- ☐ Preferred Neighborhoods

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Who Does What, in a Real Estate Transaction

Buyer

- Chooses a Real Estate agent
- Gets letter of pre-approval from lender and gives to Real Estate agent
- Makes an offer on home. Once accepted, earnest money is deposited into Escrow
- Finalizes application for loan with lender. Lender provides a Loan Estimate
- Completes and returns information forms from Title agency
- Schedules inspections. Reviews Title Commitment
- Gives requested paperwork to lender. All invoices/ approvals should be to the lender no later than 10 days prior to loan consummation
- Lender prepares Closing Disclosure (CD) and delivers to buyer at least 3 days prior to loan consummation.
- The Escrow Officer or Real Estate agent contacts the buyer to schedule signing
- Buyer signs loan and settlement documents, deposits funds via wire transfer
- Documents are recorded and buyer receives the keys

Escrow Officer

- After receipt of contract and earnes money deposit, orders title work
- Gives buyer and seller information forms to be returned to Title agengy
- Reviews Title Committment
- Upon receipt of information forms, orders demands for payoffs. Keeps in contact with buyer or seller as information is needed for commitment
- All invoices and fees must be collected and sent to lender no later than 10 days prior to loan consummation
- Coordinated with lender on preparation of the CD
- Reviews all documents and instructions to prepare required settlement forms
- Schedules signing and informs buyer of funds due at closing
- Sends funding package to lender for review
- Submits documents for recording
- Documents are recorded and funds dispersed

Seller

- Chooses a Real Estate agent
- Accepts buyer's offer to pruchase a home
- Fills out and returns information to Title company. Forms include information such as payoff contact information, loan numbers, and forwarding address
- Orders work for inspections or repairs to be done as required in the contract
- The Escrow Officer or Real Estate agent contacts Seller to schedule signing
- Documents are recorded and proceeds from the sale are received

Lender

- Begins qualification process after receiving buyers application. Provides Loan Estimate
- Orders/reviews preliminary report, appraisal, credit report, verification of employment and funds
- Reviews and requests any additional information for final loan approval
- Loan package goes to Underwriting for approval
- Works with Escrow Officer on preparing the CD, which is delivered to buyer at least 3 days prior ro loan consummation
- Delivers loan documents to escrow company
- After reviw of loan documents, authorizes fudning of loan

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Glossary for Terms Used in Real Estate

AMENDMENT: A modification to an existing contract, mutually agreed to by all parties.

APPRAISED VALUE: An evaluation of a property's value based on a given point in time that is performed by a professional appraiser during the mortgage origination process. The appraiser isusually chosen by the lender, but the appraisal is paid for by the borrower.

CD/CLOSING DISCLOSURE : A five-page form that provides final details about the mortgage loan you have selected. It includes the loan terms, your projected monthly payments, and how much you will pay in fees and other costs to get your mortgage (closing costs.)

CLOSING COSTS: Costs the buyer must pay at the time of the closing in addition to the down payment, which may include points, title charges, credit report fee, document preparation fee, mortgage insurance premium, inspections, appraisals, prepayments for property taxes, deed recording fee, and homeowners insurance.

CLOUD ON TITLE: A claim or encumbrance that impairs the title to real property.

COMMITMENT: The document by which a title insurer discloses to all parties connected with a particular real estate transaction all the liens, defects, and burdens and obligations that affect the subject property.

CONTINGENCY: A provision in a contract that requires that occurence of a specific event before the contract can be completed.

DEED: A written instrument by which title to land is conveyed.

DEED RESTRICTIONS: Limitations in the deed to a property that dictate certain uses that may or may not be made of the property.

ESCROW FEE: A fee charged by the title company to service the transaction, to escrow, and cover documents.

EARNEST MONEY: Down payment made by a purchaser of real estate as evidence of good faith.

EASEMENT: A right to use another person's real estate for a specific purpose. The most common type of easement is the right to travel over another person's land, known as a right of way. In addition, property owners commonly grant easements for the placement of utility poles, utility trenches, water lines or sewer lines.

HAZARD INSURANCE: Real estate insurance protecting against fire, some natural causes, vandalism, etc. depending upon the policy.

HOA ASSESSMENT FEES: Charged by the homeowners association as set out in subdivision restrictions.

HOMEOWNERS INSURANCE: Protects the property and contents in case of loss; must be for at least the loan amount or for 80% of the value of improvements, whichever is greater.

LEGAL DESCRIPTION: A description of land recognized by law, based on government surveys, spelling out the exact boundaries of the entire piece of land.

LIEN: A monetary claim against a property.

LOAN TITLE POLICY: Required by the lender to insure that the lender has a valid lien; does not protect the buyer.

MARKET PRICE: The actual selling price of a property.

MARKET VALUE: The most probable price that a property should bring if exposed for sale in the open market for a reasonable period of time, with both the buyer and seller aware of current market conditions, neither being under duress.

MINERAL RIGHTS: The legal rights to explore, extract and profit from the minerals beneath a piece of property, which can include oil, gas, coal and metals. These rights can be separate from surface rights, meaning one person can own the land while another owns the minerals below it.

NET LISTING: A price below which an owner will not sell the property, and at which price a broker will not receive a commission; the broker

ORIGINATION FEE: A fee the buyer pays the lender to originate a new loan.

OWNERS TITLE POLICY: Owners title insurance provides protection to the homeowner if someone sues and says they have a claim against the home from before the homeowner purchased it. When you purchase your home, you receive a document most often called a deed, which shows the seller transferred their legal ownership, or title to their home, to you. Title insurance can protect you if someone later sues and says they have a claim against the home from before you purchased it. Common claims come from a previous owners failure to pay taxes or from contractors who say they were not paid for work done on the home before you purchased it.

POWER OF ATTORNEY: A written authorization by a person to another person to act for him on his behalf.

REAL PROPERTY: Land, and generally whatever is erected upon or affixed thereto.

REALTOR: A real estate broker or an associate who holds active membership in a local real estate board that is affiliated with the National Association of Realtors®.

REALTOR FEES: An amount paid to the REALTOR as compensation for his/her services.

SURVEY: Confirms lot size and any encroachments or restriction violations.

TITLE: Evidence that owner of land is in lawful possession thereof; evidence of ownership.

TITLE INSURANCE: A policy of insurance which indemnifies the holder for any loss sustained by reason of defects in the title.

WATER RIGHTS: The right of a property owner to use water on, under or adjacent to the land for such purposes as irrigation, power or private consumption.

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What is a Title Commitment?

A title commitment is the title company's promise to issue a title insurance policy for the property after closing. The title committment contains the same terms, condisitons and exclusions that will be in the actual insurance policy.

The commitment is divided into four sections called "schedules," which are organized to provide information in a relatively stardard format. Below are brief descriptions of each schedule.

Schedule A

Schedule A contains basic information about the transaction. Here you will find the effective date, the proposed policy coverage amount, the name of the current record title owner of the property, and a legal description of the property. There may be a problem if the amount, owner, or legal description varies from the contract terms. Likewise, if the effective date is well before the closing, the buyer may wish to request an update to ensure that the information is current.

Schedule B

Schedule B contains a preprinted list of standard exceptions that the title policy will not cover. Because much of this language is 'boilerplate," some buyers tend to skim over Schedule B. This is a mistake. In addition to many preprinted terms, Schedule B will also list some matters specific to the transaction, including restrictive covenants, easements and rights-of-way, and mineral reservations. Any one of these items may seriously impair the usefulness of the property, so buyers should carefully review Schedule B and copies of any documents referenced there.

Schedule C

Schedule C lists the requirements that must be satisfied for the issuance of the title policy. For example, the title company may require information regarding the marital status of one of the parties, copies of records from probates or bankruptcies, clarification of homestead status, or a new or updated survey. On Schedule C you will also find descriptions of mortgage, mechanic's liens, tax liens, judgments, lawsuits, assessments, and other such encumbrances affecting the title. The seller is primarily responsible for resolving exceptions noted in Schedule C.

Schedule D

Schedule D discloses basic information regarding ownership of the underwriter and the title company. Schedule D will also show the total policy premium, and a breakdown indicating how the premium is divided among the various parties who may be responsible for examinig title and issuing the policy.