



PAX REALTY

BUYERS



About Me



RYAN STORCH

REALTOR®

(972) 974-1821

ryan@paxrealtytx.com

With a bachelor's degree in marketing and having underwrote over 500 real estate deals for a variety of hedge funds, I am uniquely positioned to bring highly effective marketing strategies combined with data-driven results to my clients.

Born and raised in Dallas/Fort Worth, I am proudly serving my local community, with a drive to simplify the complex on a business level and to unearth hidden potential for home buying and selling by way of storytelling, as I advocate for my clients and guide them to make their (your) home dreams come to life.

With great joy, I find my identity in the Lord Jesus Christ. Additionally, I love music, having played drums in a few local bands for many years. I'm wildly in love with my wife Jordan, and am the proud father of my two daughters, Clare and Mari.

And if you want to know what I'm doing when I'm not on real estate clock, you can probably find me delving into a philosophic novel, watching classic movies, or soaking up time with my incredible family — this is my why.

Meet the Team

I couldn't provide the level of service I do without my incredible team. Each of us brings unique skills to the table, and when we work together with a spirit of kindness and generosity, the results speak for themselves.

Buying a home is a team effort, and you can trust that we'll be with you every step of the way, making the process smooth, stress-free, and—dare I say—even enjoyable.



RYAN STORCH

Owner & Realtor®
(972) 974-1821
ryan@paxrealtytx.com



CHRISTINE SMITH

Executive Assistant
(309) 706-2430
christine@paxrealtytx.com



JOANNE AMACKER

Transaction Coordinator
(310) 612-0934
joanne@paxrealtytx.com



We exist to do good work by honoring the dignity of every person we serve, knowing they are someone's beloved child.

100+

CLIENTS SERVED

\$38M+

IN CLOSED VOLUME

25+

COMMUNITIES SERVED

The Home Buying Process

FOUNDATIONS

DISCUSS DREAMS

We'll explore your goals, must-haves, and lifestyle needs to build a clear vision for your ideal home.

SECURE PRE-APPROVAL

A trusted lender will help you understand your budget so we can move forward with confidence.

REFINE YOUR CRITERIA

Using your updated pre-approval, we'll curate a home search tailored to your confirmed financial parameters.

SHOWINGS

TOUR TOP HOMES

We'll tour top options in person to identify the home that best fits your needs and priorities.

PREPARE A COMPETITIVE OFFER

I'll craft a strategic, data-driven offer that positions you strongly in today's market.

SUBMIT CONTRACT DEPOSITS

You'll deliver your earnest money and option fee to formally secure the contract and begin the option period.

SCHEDULE HOME INSPECTION

A licensed inspector will thoroughly evaluate the home to uncover any needed repairs.

REVIEW & NEGOTIATE REPAIRS

We'll review the inspection findings and negotiate repairs or credits to protect your interests.

BEGIN LOAN UNDERWRITING

Your lender completes the final review of your documentation to prepare your loan for approval.

ORDER THE APPRAISAL

An independent appraiser will confirm the home's value for your lender.

PLAN YOUR MOVE

Begin preparing logistics for your transition while we monitor contract milestones.

COMPLETE THE FINAL WALK-THROUGH

We'll complete a final check to ensure the home is in agreed-upon condition before closing.

CLOSE & TAKE OWNERSHIP

Once documents are signed and funding is complete, you'll receive your keys and officially become the homeowner. It's the final step of the process and the beginning of life in your new home! Congratulations!

BUYER GLOSSARY

ADDENDUM

A document that adds new terms or clarifying details to the original contract and becomes part of the agreement.

AMENDMENT

A written modification to the original contract that revises specific terms and requires signatures from all parties.

APPRAISAL

An independent assessment ordered by the lender to confirm the home's value reflects current market conditions.

APPRAISAL GAP

The difference between the appraised value and the contract price when the appraisal comes in low.

CLOSING

The official appointment where documents are signed, funds are released, and ownership transfers to you.

CLOSING COSTS

Fees associated with buying a home, including lender fees, title fees, and escrow charges.

CLOSING DISCLOSURE

A final statement of all loan terms and closing costs, provided at least three days before closing.

COMPS

Recently sold comparable homes that help estimate a property's value and inform competitive pricing strategies.

EARNEST MONEY

A good-faith deposit submitted after your offer is accepted to show your commitment to the purchase.

ESCROW

The secure holding of funds and documents by a neutral third party until contract requirements are met.

FUNDING

The point when the lender releases the loan funds—required before keys can be given.

HOME WARRANTY

Optional coverage that protects you from unexpected repair costs for major systems and appliances.

INSPECTION

A detailed evaluation of the home's condition performed by a licensed inspector.

INTEREST RATE

The percentage charged for borrowing money, shaping your monthly payment and long-term loan cost.

OPTION FEE

A negotiated fee paid to the seller for the right to inspect the home during the option period.

OPTION PERIOD

A set number of days that allows you to inspect the home and renegotiate or cancel the contract if necessary.

PREPAIDS

Upfront charges collected at closing to cover expenses such as taxes, insurance, and accrued loan interest.

PRE-APPROVAL

A lender's written confirmation of how much you qualify to borrow based on your credit, income, and assets.

SELLER'S DISCLOSURE

A document in which the seller outlines known issues or defects with the property.

SURVEY

A drawing that shows property lines, structures, easements, and encroachments.

TITLE COMMITMENT

A preliminary report outlining the property's ownership history and issues that must be cleared before closing.

TITLE COMPANY

A neutral third party that manages the contract, escrow, and legal transfer of ownership.

TITLE POLICY

Insurance that protects you from financial loss due to title defects, such as undisclosed liens or recording errors.

UNDERWRITING

The lender carefully evaluates your financial documents to verify you meet the guidelines for loan approval.

Testimonials

“Ryan and his team are the hardest working agents out there. The communication is top notch. Total professionals who care deeply about their clients.”

— Terence H. ★★★★★

“I’ve been involved in over 50 real estate transactions in recent years and want to share that Ryan is hands down the best agent I have ever worked with. His proactive and comprehensive high service approach coupled with his responsiveness and genuine care for your best interests is a refreshing and winning combination.”

— Marvin C. ★★★★★

“My fiancé and I were looking to relocate from Austin to the DFW area, and Ryan came to the rescue! While we had a general idea of where we wanted to live, we had no idea where to even begin when it came to buying a house. Ryan’s patience, willingness to answer our questions, area expertise, and relational approach to real estate eased our concern and made buying our first home feel like a breeze! With Ryan’s help, we were able to see over a dozen houses, find our dream home, put in one offer, and negotiate to make it ours! We had the best experience working with Ryan, and we can’t recommend him enough!”

— Addison H. ★★★★★

“Working with Ryan was a God send! Not only did he listen to us, he truly reflected Christ through the whole house buying process. I feel extremely blessed and honored to have worked with The Storch Team since this felt easy and straightforward. I highly recommend using Ryan as your agent in the next house/land transaction you make!”

— Christin A. ★★★★★

“Ryan made the entire home-buying process seamless and so joyful! He made this an experience that would typically be long, stressful, and overwhelming, into something that was easy and exciting! We were supported every step of the way, and he was always available for our multitude of questions. Truly could not have asked for a better experience, we are so grateful and blessed by Ryan and his team!”

— Shannon H. ★★★★★

Closing Costs Breakdown

UPFRONT COSTS

ITEM	TYPICAL AMOUNT	YOUR AMOUNT
EARNEST MONEY	~1% OF SALES PRICE	
OPTION FEE	~0.1% OF SALES PRICE	
GENERAL INSPECTION	~\$450 - \$800	
ADDITIONAL INSPECTIONS	~\$150 - \$400 EACH	
APPRAISAL	~\$500 - \$700	
SURVEY <i>(if applicable)</i>	~\$400 - \$700	
TOTAL UPFRONT COSTS		

CLOSING COSTS

ITEM	TYPICAL AMOUNT	YOUR AMOUNT
LENDER FEES	~1% OF LOAN AMOUNT	
TITLE FEES	~0.5% - 1% SALES PRICE	
PREPAIDS & ESCROW <i>(Taxes, Insurance, Etc.)</i>	~1% OF SALES PRICE	
OTHER FEES <i>HOA, Warranties, Etc.)</i>	~\$300 - \$800	
TOTAL CLOSING COSTS		

DOWN PAYMENT	TOTAL UPFRONT COSTS	TOTAL CLOSING COSTS	CREDITS APPLIED (EARNEST & OPTION)	TOTAL CASH TO CLOSE
	+	+	-	=

Pax et bonum
Peace and all good

