



Step-by-Step Home Buying Guide

1. Determine Your Budget

Review income, debts, down payment, and monthly payment goals.

2. Get Pre-Approved

Meet with a lender and obtain a mortgage pre-approval.

3. Hire Your Realtor

Your agent guides, negotiates, and coordinates the transaction.

4. Define Your Needs

List must-haves, neighborhoods, size, schools, and budget.

5. Tour Homes

Compare price, condition, location, and value.

6. Make an Offer

Submit a Texas purchase contract with key terms.

7. Negotiate

Work through counteroffers until an agreement is reached.

8. Deposit Earnest Money & Option Fee

Deliver funds according to the contract.

9. Home Inspection

Inspect the property's major systems and structure.

10. Review Inspection

Request repairs, credits, or proceed as agreed.

11. Loan Approval

Appraisal, underwriting, and final approval.

12. Homeowners Insurance and Utilities

Secure insurance before closing.

13. Title Process

Title company prepares for closing.

14. Final Walk-Through

Verify condition and agreed repairs.

15. Closing Day

Sign documents and pay closing costs.

16. Get the Keys

Funding completes and you become the owner.