ONE STOP SHOP
REAL ESTATE EXPERT

HOME BUYING GUIDE

LISTEN • PLAN • EXECUTE

A Step-by-Step Texas One-Stop-Shop Home Buying Process

TEXAS ONE-STOP-SHOP REAL ESTATE EXPERT

BUY • SELL • FINANCE WITH CONFIDENCE

WELCOME

Buying a Home Should Be Exciting - Not Intimidating

Buying a home is one of the biggest financial and personal decisions you'll ever make. Many buyers feel stressed because they aren't sure where to start, who to trust, or what comes next.

That's why I created the Texas One-Stop-Shop Home Buying Process: a clear roadmap designed to help you make informed decisions and move through every stage with confidence.

MY MISSION

To educate you, guide you, and make your home-buying experience as smooth, organized, and stress-free as possible.

The Texas One-Stop Roadmap

LISTEN → PLAN → EXECUTE

We slow down, answer your questions, reduce surprises, and create a customized strategy that fits your goals - not someone else's.

YOUR ROADMAP

What's Inside

STEP 1 • LISTEN

Understanding Your Goals

Every successful home purchase begins with a conversation. Before we ever look at a home, I want to understand you, your priorities and what a successful purchase looks like.

- Why you're buying a home
- Your short-term and long-term goals
- Your family's needs
- Desired cities and neighborhoods
- Home features that matter most
- Your ideal timeline
- The monthly payment you're comfortable with
- Questions or concerns you have

BUYER SUCCESS TIP

The better I understand your goals at the beginning, the better we can filter out homes and financial options that don't fit your plan.

Before We Build the Plan

■ What is motivating your move?

■ When would you ideally like to move?

■ What are your top three must-haves?

■ What areas are you considering?

■ What monthly housing payment feels comfortable?

■ What would make this purchase a success for you?

STEP 2 • PLAN

Building Your Financial Game Plan

One of the biggest mistakes buyers make is shopping for homes before understanding what fits comfortably within their budget.

We Look Beyond the Purchase Price

- Comfortable monthly payment
- Down payment options
- Estimated closing costs
- Property taxes
- Homeowners insurance
- HOA or community costs when applicable
- Current debts and obligations
- Emergency reserves and overall affordability

QUALIFYING VS. COMFORT

The maximum amount you may qualify to borrow is not necessarily the amount you should spend. The goal is a home and payment that fit your lifestyle and financial goals.

A Complete Monthly Payment

Depending on the loan and property, your monthly housing expense may include principal, interest, property taxes, homeowners insurance, mortgage insurance and HOA assessments. Understanding the full picture before shopping helps prevent surprises.

STEP 2 • PLAN

Mortgage Pre-Approval

A strong pre-approval helps you understand your options before you fall in love with a home and can strengthen your position when it's time to make an offer.

We'll Review

• Available loan programs

• Down payment options

• Interest-rate considerations

• Estimated monthly payments

• Cash needed for closing

• Required financial documentation

• Financing strategies that fit your situation

Common Documents to Prepare

■ Recent pay stubs

■ W-2s and/or tax returns when applicable

■ Recent bank and asset statements

■ Photo identification

■ Employment and residence history

■ Documentation for down-payment funds or gifts when applicable

IMPORTANT

Do not open new credit, finance large purchases, move significant funds without documentation, or make major employment changes during the loan process without first discussing the possible impact with your mortgage professional.

STEP 2 • PLAN

Creating Your Home Search Strategy

Once the financial plan is in place, we build a personalized search designed around the way you actually want to live.

- Preferred cities and neighborhoods
- School districts when important to your search
- Commute and access to major roads
- Home size and layout
- Must-have features
- Nice-to-have features
- Lot and outdoor space
- Community amenities
- Future maintenance considerations
- Long-term resale potential

THE GOAL

We aren't trying to see every house. We're trying to identify the homes that best match your priorities, budget and long-term goals.

Your Home Search Priorities

■ Top 3 must-haves

■ Top 3 nice-to-haves

■ Deal breakers

■ Preferred areas

■ Maximum comfortable payment

STEP 3 • EXECUTE

Touring & Evaluating Homes

The exciting part begins - but a beautiful kitchen or fresh paint shouldn't be the only reason you love a property.

As We Tour, We'll Look At

• Overall condition

• Layout and functionality

• Visible maintenance concerns

• Age and condition of major systems when known

• Neighborhood characteristics

• Lot and exterior

• Potential future repairs

• Long-term resale considerations

• How well the home matches your original goals

LOOK PAST THE STAGING

A home can look beautiful and still be the wrong fit. We balance emotion with the condition, numbers, location and long-term value.

Questions to Ask Yourself

■ Can I comfortably afford the complete monthly cost?

■ Does the layout work for my life?

■ Am I comfortable with the condition and future maintenance?

■ Would this location still work if my routine changes?

■ Can I see myself owning this home for the timeframe I expect?

STEP 3 • EXECUTE

Writing & Negotiating the Offer

Once you've found the right home, we build an offer strategy based on the property, market conditions, competition and your goals.

- Offer price strategy
- Current market conditions
- Comparable sales
- Earnest money
- Option period considerations
- Seller concessions when appropriate
- Financing terms
- Closing date
- Possession
- Contract details and contingencies

MORE THAN PRICE

A strong offer is a complete package. Price matters, but financing strength, timing, contingencies and other terms can also influence a seller's decision.

My Role

My job is to explain the terms, help you understand the risks and opportunities, negotiate on your behalf, and protect your interests while positioning the offer for success.

UNDER CONTRACT

From Accepted Offer to Final Approval

After the seller accepts your offer, several important milestones begin. This is where organization and coordination matter.

- Home inspection
- Repair or credit negotiations when applicable
- Appraisal
- Mortgage underwriting
- Homeowners insurance
- Title company coordination
- Survey when required
- Final loan approval
- Final walkthrough

ONE-STOP-SHOP COORDINATION

Instead of wondering who is handling what, I help keep the real estate, financing and insurance pieces organized and keep you informed about what comes next.

Inspection

The inspection helps you learn more about the property's condition. We review findings, contractual deadlines and available options before deciding how to proceed.

Appraisal

When required by the lender, the appraisal provides an independent opinion of value for the financing process. Contract terms and appraisal results can affect the next steps.

PREPARING FOR CLOSING

Finishing the Process with Confidence

As closing approaches, we make sure the remaining details are organized so you know what to expect before you sign.

- Review your Closing Disclosure with your lender
- Confirm cash-to-close and approved transfer instructions
- Complete final loan requirements
- Arrange homeowners insurance
- Transfer or schedule utilities
- Complete the final walkthrough
- Confirm closing time and location
- Bring acceptable identification
- Understand possession and key delivery

FRAUD PREVENTION

Wire fraud is a serious risk in real estate. Never rely on unexpected emailed wiring instructions. Independently verify wiring information with the title company using a trusted phone number before sending funds.

Final Walkthrough

The final walkthrough is your opportunity to confirm the property is in the expected condition and that agreed items remain or have been addressed as required by the contract.

THE ONE-STOP-SHOP ADVANTAGE

Connecting Real Estate, Financing & Insurance

One of the biggest challenges buyers face is coordinating multiple professionals and understanding how one decision can affect another.

- Realtor
- Mortgage professional
- Insurance advisor
- Title company
- Home inspector
- Contractors
- Survey company
- Appraiser

WHY COORDINATION MATTERS

Real estate, financing and insurance are connected. A change in the property, loan, insurance cost or contract can affect the overall transaction.

A Broader View of Your Purchase

As the Texas One-Stop-Shop Real Estate Expert, my experience across real estate, mortgage financing and insurance helps me explain how these pieces work together. I help coordinate the process, improve communication, and give you one trusted resource to call when questions arise.

The goal is not to rush you into a home. It's to give you the information and roadmap you need to make a confident decision.

BUYER TOOL

Your Home Buying Timeline

	Consultation Goals, needs, timeline and priorities
	Financial Review Budget, payment and cash needs
	Pre-Approval Loan options and documentation
	Home Search Properties, locations and tours
	Offer Price, terms and negotiation
	Under Contract Inspection, title, appraisal and underwriting
	Final Approval Insurance, loan conditions and closing figures
	Closing Walkthrough, signing, funding and keys

REMEMBER

Every purchase is different. Your exact timeline depends on financing, the property, contract terms, inspections, appraisal, title and the needs of the parties involved.

BUYER CHECKLIST

Getting Ready to Buy

- Define your goals and preferred timeline
- Establish a comfortable monthly housing budget
- Gather income and asset documentation
- Complete mortgage pre-approval
- Identify preferred areas and commute needs
- Create must-have and nice-to-have lists
- Avoid major credit or employment changes during financing
- Budget for inspections, closing costs and moving expenses
- Research property taxes, insurance and HOA costs
- Ask questions before making an offer
- Keep funds for closing documented and accessible
- Plan utilities, moving and final walkthrough

Notes

FREQUENTLY ASKED QUESTIONS

Questions Buyers Commonly Ask

How much money do I need to buy a home?

It depends on the loan program, down payment, closing costs, prepaid expenses and property. You may not need 20% down. We review the complete cash requirement before you shop.

Should I get pre-approved before looking at homes?

Yes. Pre-approval helps define your budget, identify financing issues early and can strengthen your position when submitting an offer.

How long does the buying process take?

The timeline varies based on your search, financing, contract terms and property. Once under contract, the closing timeline is established by the agreement and financing requirements.

Do I need a home inspection?

An inspection is strongly worth considering because it helps you understand the condition of the property and potential maintenance or repair concerns.

What if the appraisal comes in low?

The available options depend on the contract and financing. We review the appraisal, contract terms and negotiation options before deciding how to proceed.

When do I get the keys?

Possession depends on the contract and whether there is any temporary lease or other possession agreement. We'll confirm exactly when possession transfers before closing.

AFTER CLOSING

The Relationship Doesn't End When You Get the Keys

Closing day is a milestone, not the end of the relationship. I want to be a trusted real estate resource for years to come.

- Homeownership questions
- Contractor and service-provider recommendations
- Insurance guidance
- Property value conversations
- Future refinancing discussions
- Investment property questions
- Selling or buying again when the time comes

LONG-TERM RESOURCE

Your home and financial goals will change over time. When questions come up, I want you to know you have someone you can call.

LET'S BUILD YOUR PATH TO HOMEOWNERSHIP

Buying a home shouldn't feel confusing or overwhelming. With the right plan, clear communication and experienced guidance, it can be one of the most exciting experiences of your life.

The Texas One-Stop-Shop Home Buying Process is designed to remove uncertainty, answer your questions and give you confidence from our first conversation through closing - and long after you've moved into your home.

LISTEN • PLAN • EXECUTE

A clear roadmap designed around your goals, your finances and your future.

Paul Herman
Texas One-Stop-Shop Real Estate Expert
Helping clients Buy • Sell • Finance with confidence throughout the DFW Metroplex.

"Treating you like the important person you are - not just another transaction."

This guide is for general educational purposes and is not legal, tax, financial, lending, insurance, inspection, or appraisal advice. Loan programs, qualification requirements, insurance eligibility, contract terms, market conditions and transaction timelines vary.