

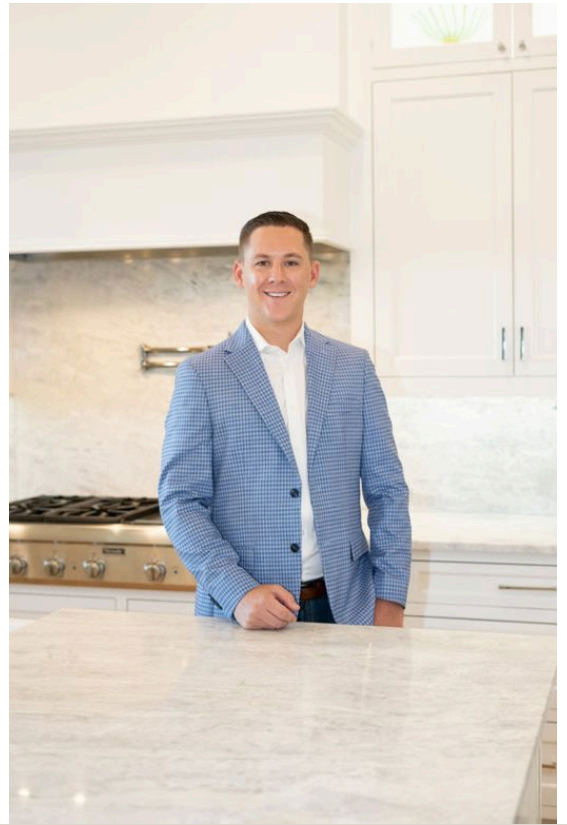
FROM DREAM TO KEYS

home BUYER GUIDE

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BRIGGS FREEMAN SOTHEBY'S INTERNATIONAL REALTY



WELCOME

let's get you HOME

Buying a home is exciting, a little overwhelming, and full of new vocabulary. This guide walks through the whole thing in plain English: what happens, when it happens, and what you'll want to have ready.

Keep it handy and come back to it whenever something new comes up. And if you ever have a question that isn't in here, text me. No question is too small.

YOUR FIRST STEP

Fill out my Home Wish List questionnaire. It takes about 10 minutes, your answers come straight to me, and it lets me show up to our consultation already knowing what you're looking for.

START YOUR HOME WISH LIST

WHAT YOU CAN EXPECT FROM ME

STRAIGHT ANSWERS

Plain-English explanations of every form and every step

STRONG NEGOTIATION

Offers built to win, including in multiple-offer situations

A TRUSTED BENCH

Lenders, inspectors, and trades I've worked with and trust

LOCAL INSIGHT

Neighborhoods, schools, pricing, and what homes actually sell for

STEADY UPDATES

You'll always know what's happening and what's next

AFTER CLOSING

I'm still your person for questions long after you get the keys

the

HOME BUYER ROADMAP

Ten steps from first conversation to keys in hand. Once you're under contract, most Texas purchases close in about 30 to 45 days.

1 WISH LIST, CONSULT & BUYER AGREEMENT

It starts with my Home Wish List, a quick online questionnaire (about 10 minutes) that gives me a look at your situation, goals, and budget before we meet ([start it here](#)). Then we'll sit down for your buyer consultation and talk through timing, neighborhoods, and any homes you've already got your eye on. From there we sign a buyer representation agreement, which Texas requires before we tour homes together. It spells out how we'll work together and how I'm paid.

BEFORE WE TOUR

2 LENDER & PRE-APPROVAL

Talk with a lender and get pre-approved. You'll know your real budget and monthly payment, and sellers will take your offer seriously. I'm happy to introduce you to lenders I trust, and you're always welcome to use anyone you like.

DO THIS FIRST

3 BEGIN YOUR HOME SEARCH

I'll set up a custom MLS search so new listings land in your inbox the moment they hit the market, and I'll keep an ear out for homes coming soon or off-market.

4 HOME SHOWINGS

We tour homes together. I'll point out what matters (layout, condition, roof and foundation clues, the street itself) and give you an honest read on value.

5 WRITE AN OFFER

When you find the one, I'll pull the comparable sales and we'll build an offer around price, terms, and timing. Then I negotiate on your behalf until we have a deal or you decide to walk.

6

UNDER CONTRACT: EARNEST MONEY & OPTION FEE

Once your offer is accepted, you'll deliver earnest money and the option fee to the title company, usually within three days. You'll also formally apply for your loan and send your lender whatever documents they ask for.

WITHIN 3 DAYS

7

INSPECTIONS & NEGOTIATION

During your option period we schedule inspections, review the findings together, and negotiate repairs, a credit, or a price change. If something is a dealbreaker, you can walk away.

OPTION PERIOD, OFTEN 5 TO 10 DAYS

8

APPRAISAL, TITLE & INSURANCE

Your lender orders the appraisal, the title company researches ownership and liens, and you lock in homeowners insurance.

9

CLEAR TO CLOSE & FINAL WALKTHROUGH

Your lender gives final approval, you review your Closing Disclosure, and we walk the home one last time to make sure everything is as agreed.

FINAL WEEK

10

CLOSING & KEYS

Sign the paperwork at the title company, the loan funds, and the house is yours. This is the fun part.

HOW I'M *paid*

Since 2024, every buyer signs a written agreement with their agent before touring homes. It states my fee up front so there's never any guesswork.

My approach is simple: I ask the seller to cover my fee as part of your offer, and in most cases they do. You'll also receive Texas's Information About Brokerage Services form, which explains the different ways agents can represent you.

If there's ever a home where my fee isn't fully covered, I'll tell you before we write the offer, and we'll decide together how to handle it.

SELLER COVERS THE FULL FEE

This is the most common situation. You pay nothing to me beyond your normal closing costs.

SELLER COVERS PART OF THE FEE

I'll negotiate with the listing agent to close the gap. We can also ask for the difference as a seller concession within your offer.

SELLER ISN'T OFFERING ANYTHING

We can still ask for it in the offer. If the seller says no, we'll talk options before anything is signed, so you're never caught off guard at closing.

preparing for your HOME LOAN

Before we start touring, talk with a lender and get pre-approved. A lender can answer every money question, tell you exactly what price range makes sense, and estimate your monthly payment and cash to close.

WHAT LENDERS LOOK AT

- Credit score and history
- Income and two years of job history
- Debt-to-income ratio
- Savings for down payment and closing costs

WHAT TO HAVE READY

- Two recent pay stubs
- Two years of W-2s or tax returns
- Two months of bank statements
- Photo ID for each buyer
- Offer letter, if starting a new job

UNTIL YOU CLOSE

- Don't open new credit cards or loans
- Hold off on big purchases (yes, even furniture)
- Avoid large unexplained deposits
- Tell your lender before any job change

LOAN TYPE	DOWN PAYMENT	GOOD FIT FOR	TYPICAL CREDIT
CONVENTIONAL	As little as 3% for many first-time buyers. 20% down avoids mortgage insurance.	Most buyers with steady income and good credit	620+
FHA	3.5%	Buyers with smaller down payments or newer credit	580+
VA	0%	Eligible veterans and service members. No monthly mortgage insurance.	Varies by lender
USDA	0%	Homes in eligible areas outside the city, with income limits	Varies by lender
JUMBO	Often 10% to 20%	Loan amounts above the annual conforming limit	700+
ADJUSTABLE-RATE	Varies	Buyers who expect to move or refinance within a few years	Varies

General guidelines only. Your lender will confirm exactly what you qualify for. Plan on closing costs of roughly 2% to 4% of the price on top of your down payment; your lender's Loan Estimate shows the real number.

QUESTIONS TO ASK A LENDER

- What's my rate and APR today?
- What will my full monthly payment be, with taxes and insurance?
- What are my estimated closing costs?
- Do you offer points or rate buydowns?
- When and how can I lock my rate?
- How quickly can you close?
- Are there first-time buyer or down payment assistance programs I qualify for?
- Can seller concessions cover my closing costs?

LENDERS I TRUST

ASHTON BURK

SELECT LENDING SERVICES · CMG

(682) 352-9852
ashton.burk@selectlendingservices.com
4828 Camp Bowie Blvd, Fort Worth 76107

Our in-house lender, and he's wonderful. Great for straightforward loans and self-employed buyers, with very competitive pricing.

VICTOR FLYNN

JVM LENDING

(469) 649-8958
vflynn@jvmlending.com

Great for straightforward loans and self-employed buyers, with very competitive pricing.

DARREN WOOD

CITYBANK

(817) 269-4627
dwood@citybank.com
6500 West Freeway, Fort Worth 76116

Best for higher-end and jumbo loans.

JIM BANE

CITYBANK

(817) 266-0651
jbane@citybank.com
6500 West Freeway, Fort Worth 76116

Best for higher-end and jumbo loans. Also great for self-employed buyers, portfolio and private lending, and creative solutions for tricky situations.

You're welcome to work with any lender you choose. I'm always happy to make a warm introduction.

GOOD TO KNOW

buying in TEXAS

A few things work differently here than in other states. These are the ones I see surprise buyers most often, especially folks moving in from out of state.

THE OPTION PERIOD

For a small option fee paid to the seller, you get a set number of days to inspect the home and back out for any reason. The fee is usually credited to you at closing if you buy.

PROPERTY TAXES

Texas has no state income tax, so property taxes run higher than many states. The rate depends on the city, county, school district, and any special districts. I'll get you a tax estimate on any home you're serious about.

HOMESTEAD EXEMPTION

After you move in, file for your homestead exemption with the county appraisal district. It lowers your taxable value and caps how fast your assessed value can rise each year. It's free and takes a few minutes online.

FOUNDATIONS

Our clay soils expand and shrink, so some foundation movement is common. If your inspector sees signs of it, we can bring in a structural engineer before your option period ends.

HOAS

If the home is in an HOA, you'll receive the resale certificate and community rules. We'll review dues, restrictions, and any planned assessments.

EARNEST MONEY

A good-faith deposit, often around 1% of the price, held by the title company and credited toward your purchase. It's protected if you exit within the contract's terms, like during the option period or if financing falls through.

MUDS & PIDS

Many newer communities sit in a Municipal Utility District or Public Improvement District, which adds to the tax bill. Sellers must disclose it, and I'll flag it early.

HOMEOWNERS INSURANCE

North Texas gets hail and wind, and premiums have climbed. Roof age makes a big difference. Get quotes during your option period so there are no surprises.

SURVEY

The seller may provide an existing survey with a T-47 affidavit confirming nothing has changed. If not, or if the lender requires it, you'll order a new one.

ELECTRICITY

Much of Fort Worth lets you choose your electricity provider, while some outlying areas are served by a local co-op. I'll help you sort out which applies before move-in.

WIRE FRAUD WARNING

Scammers send fake wiring instructions that look like they're from the title company. Never wire money based on an email alone. Always call the title company at a number you've verified independently before sending funds. I will never email you wiring instructions.



HOME INSPECTIONS

A licensed Texas inspector goes through the home top to bottom and gives you a detailed report. Everything happens during your option period, so we move quickly.

INSPECTIONS TO CONSIDER

- General home inspection
- Termite (wood-destroying insect) inspection
- Foundation or structural engineer, if flagged
- Sewer scope, especially for older homes
- Roof, HVAC, and pool or spa specialists
- Septic and well, for homes on acreage
- Lead-based paint, for homes built before 1978

AFTER THE REPORT, YOU CAN

Ask for repairs. The seller fixes agreed items before closing.

Ask for a credit or lower price. Often the simplest path, and you choose your own contractor.

Accept the home as-is. Sometimes the report is reassuring.

Walk away. During the option period you can terminate and get your earnest money back. The option fee stays with the seller.

INSPECTORS I TRUST

DAVID HAMBURG

LONG PAW INSPECTIONS

(817) 614-6149

blue-creek@sbcglobal.net

BART BRADBURY

CREST HOME INSPECTIONS

(817) 925-2619

MARK SLOCUM

WIN HOME INSPECTION

(817) 443-3606

mslocum@wini.com

TONY ENDSLEY

ON POINT HOME INSPECTIONS

(817) 235-5094

tony@onpointhi.com

the

BEHIND-THE-SCENES STEPS

APPRAISAL

Your lender sends an independent appraiser to confirm the home is worth what you're paying. If it comes in low, we can renegotiate, cover the gap, or exit depending on your contract.

TITLE

The title company checks public records for liens or ownership issues and issues title insurance so your ownership is protected. They also handle the closing itself.

INSURANCE

Your lender needs proof of homeowners insurance before closing. Shop a few quotes, and ask about flood coverage if the home is near a creek or floodplain.

your MOVING TIMELINE

RIGHT AFTER CONTRACT

- Send earnest money and option fee to the title company
- Schedule inspections and get insurance quotes
- Submit your full loan application
- Get moving estimates and start decluttering

4 WEEKS OUT

- Give notice on your lease (check its notice period)
- Book movers or a truck
- Gather packing supplies and start packing

3 WEEKS OUT

- Appraisal is ordered and completed
- Title company works on the title commitment and survey
- Talk with your lender about locking your rate

2 WEEKS OUT

- Bind homeowners insurance and send proof to your lender
- Set up electricity, water, gas, trash, and internet
- Forward your mail and update your address
- Consider a home warranty

FINAL WEEK

- Review your Closing Disclosure
- Call the title company to confirm wiring instructions
- Final walkthrough
- Pack a first-night box with essentials

a guide to THE FINAL STEP

Closing Disclosure. You'll get it at least three business days before closing. We'll compare it to your Loan Estimate together.

Funds to close. Send by wire (verified by phone first) or bring a cashier's check. Personal checks aren't accepted.

Bring your ID. A valid photo ID for every buyer on the loan.

Sign and celebrate. Signing takes about an hour. Once the loan funds, you get the keys.

AFTER YOU MOVE IN

- File your homestead exemption with the county appraisal district
- Re-key the locks and change garage and gate codes
- Save your closing documents somewhere safe
- Text me a photo from your first night home

MY TRUSTED BENCH

recommended
RESOURCES

GENERAL CONTRACTOR

CLR Contractors
214-897-0460

PAINTING

Brothers Custom Painting ·
Isiah
817-565-2746

ROOFING

Frontier Roofing Solutions ·
Colton Gaston
817-713-6687

HEATING & AIR

Jeffrey Goff
817-939-8116

WINDOWS & GLASS

An Lee
817-657-9065

PLUMBING

Bearcat Plumbing
817-300-3228

HANDYMAN

Jay Cole
325-829-6368

LANDSCAPING

Vogel Landscape Services ·
Barrett Vogel
817-944-0040

thank you
LET'S FIND
YOUR HOME

Thank you for letting me be part of this. I'm here for every step, and long after closing too. Reach out anytime.

PROUD MEMBER OF THE BAILEY MABERRY GROUP

DEBORAH BAILEY KANDY MABERRY

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This guide is general information for buyers in Texas, not legal, tax, or financial advice. Your lender, title company, and contract govern the specifics of your purchase.