

THE Homebuyer *Guide*

A STEP-BY-STEP GUIDE TO BUYING YOUR HOME
WITH CONFIDENCE



ERIN WALL
REALTOR®

-  210-595-WALL (9255)
-  Erin@ErinTheRealtor.com
-  San Antonio, TX
-  LPT Realty

Welcome Home

Buying a home is one of the most exciting milestones in life, and it should feel exciting, not overwhelming.

Whether you are purchasing your very first home, upgrading into your dream home, relocating to San Antonio, or investing in your future, this guide was designed to simplify the process and help you feel confident every step of the way.

My goal is to provide a buying experience that feels elevated, informed, and personal. You deserve guidance that is strategic, honest, and tailored to your goals.

Inside this guide, you'll find a clear roadmap of what to expect during the home buying process, financial tips, timelines, inspections, negotiations, and more all presented in a way that is easy to understand and enjoyable to read.

I'm honored to be part of your journey home.

Warmly,

Erin

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The Buying Process at a Glance

A CLEAR PATH. CONFIDENT STEPS.
YOUR JOURNEY STARTS HERE.



1. CONNECT WITH A REALTOR®

Your trusted guide and advocate. I'll walk you through the entire process, answer your questions, protect your interests, and help you make confident, well-informed decisions from start to finish.



2. GET PRE-APPROVED

Meet with a lender to review your finances and get pre-approved. You'll know your budget, understand your options, and be ready to make a strong offer.



3. EXPLORE NEIGHBORHOODS

We'll explore areas that fit your lifestyle, needs, and goals. I'll provide insights on communities, amenities, schools, commute times, and market trends.



4. START YOUR HOME SEARCH

Tour homes, compare options, and find the ones that check the boxes. I'll help you evaluate every detail and find the right fit.



5. MAKE AN OFFER

I'll craft a competitive offer and negotiate on your behalf to secure the best terms and value possible.



6. INSPECTIONS & APPRAISAL

We'll schedule inspections and the appraisal to ensure the home is in great condition and priced appropriately.



7. CLOSING DAY

Review and sign your final paperwork. Once everything is complete, you'll get the keys to your new home!



8. WELCOME HOME

Move in, make it yours, and start creating memories in your new chapter.

Why You Need a Buyer's Agent

Buying a home is one of the largest financial decisions you'll ever make. Having trusted representation throughout the process helps protect your interests, simplify decisions, and create a smoother overall experience from start to finish.



Expert Guidance

A buyer's agent helps you understand the market, navigate contracts, negotiate strategically, and avoid costly mistakes throughout the transaction.



Access & Strategy

From private showings to local market insight, your agent helps identify opportunities that align with your goals, lifestyle, and long-term investment plans.

You can't access a home on the market without a licensed agent.



Negotiation & Protection

Your agent advocates for your best interests during negotiations, inspections, repairs, timelines, and contract terms so you can move forward confidently.



Did You Know?

In many transactions, the seller may offer compensation toward the buyer's agent commission, meaning buyers often receive professional representation at little to no direct cost.

Compensation structures vary by transaction and are always discussed transparently before representation begins.

“ The right guidance makes every step feel simpler. ”

— Erin



Before You Start Shopping

Preparing financially before you begin touring homes creates a smoother, more confident buying experience. Understanding your budget, financing options, and long-term goals will help you move through the process with clarity and peace of mind.



Down Payment

Many buyers believe they need 20% down to purchase a home but that is not always the case. Depending on the loan type, you may qualify with:



Conventional Loans

As little as **3%** down



FHA Loans

3.5% down



VA Loans

0% down for eligible veterans



USDA Loans

0% down in qualifying rural areas



PRO TIP FROM ERIN



Avoid opening new credit cards or financing large purchases before closing on a home. Even small changes to your credit can affect your loan approval.



Closing Costs

In addition to your down payment, buyers should plan for closing costs, which typically range from **3% to 6%** of the purchase price.

- Title fees
- Loan fees
- Appraisal fees
- Insurance
- Escrow expenses
- Prepaid taxes



Credit Health

Your credit score plays a major role in your financing options and interest rate. A stronger score can help secure better loan terms and increase purchasing power.



620+

commonly preferred minimum



720+

often qualifies for strongest terms



Debt-to-Income Ratio

Lenders evaluate how much monthly debt you carry compared to your income. Lower debt-to-income ratios typically improve loan approval opportunities and overall affordability.



WHY IT MATTERS

Improving your DTI can increase your loan options, strengthen your offer, and help you feel confident in your homebuying journey.

The Power of Pre-Approval



Getting pre-approved is one of the most important first steps in the home buying process.

It helps establish a comfortable budget, identifies any financial issues early, and ensures you are prepared to move quickly when the right home becomes available.

Looking at homes before understanding your purchasing power can lead to disappointment, unrealistic expectations, and missed opportunities. Pre-approval creates clarity and confidence before your search begins.

A PRE-APPROVAL GIVES YOU:



A clear understanding of your budget



Stronger negotiating power



Faster decision-making ability



Credibility with sellers



GOOD TO KNOW

Some lenders can perform what's called a soft credit pull if you are planning farther in advance and do not want your pre-approval timeline to expire too early. This can help you begin planning without fully initiating the lending process right away.



DOCUMENTS YOU'LL TYPICALLY NEED

- ✓ Pay stubs
- ✓ Bank statements
- ✓ Employment history
- ✓ Tax returns
- ✓ W-2s

LOAN TYPES OVERVIEW



Conventional Loans

Popular option with flexible down payment opportunities.



FHA Loans

Designed for buyers needing more flexible credit requirements.



VA Loans

Excellent benefits for veterans and active-duty military.



USDA Loans

Ideal for eligible suburban and rural buyers.



WHY TIMING MATTERS

When the right home hits the market, timing is critical. Having your pre-approval completed ahead of time allows us to submit strong offers quickly and avoid losing opportunities while waiting on lender approval.



Searching for the Perfect Home

This is where the excitement begins.

Once you are pre-approved, we begin strategically searching for homes that align with your goals, lifestyle, and long-term plans.



THINGS TO CONSIDER



Lifestyle Priorities

- ✓ Commute
- ✓ School districts
- ✓ Walkability
- ✓ Entertainment
- ✓ Outdoor spaces



Home Features

- ✓ Bedrooms & bathrooms
- ✓ Square footage
- ✓ Yard or pool
- ✓ Office space
- ✓ Updated kitchens & baths



Long-Term Value

- ✓ Neighborhood growth
- ✓ Resale potential
- ✓ Property taxes
- ✓ Community development



Designer
NOTE

Finding the right home is about more than just what looks beautiful today. It's about choosing a home that fits your life now and continues to support your future.





Your Dream Home Wishlist

Let's get clear on what matters most. ♥

Use this guide to help us find a home that fits your lifestyle, needs, and future.



HOME BASICS

Let's start with the essentials.

Ideal Location / Neighborhood _____

Commute Time Goal _____ minutes

Target Price Range \$ _____ - \$ _____

Bedrooms 1 2 3 4 5+

Bathrooms 1 2 3 4 5+

Square Footage _____ SQ FT

Stories 1 2 3+

Lot Size Small Medium Large Acreage

Garage 0 1 2 3+ Car(s)



LIFESTYLE PRIORITIES

What's important in your everyday life?

Close to work / short commute _____

Great school district _____

Walkability to shops / dining _____

Parks / outdoor activities _____

Entertainment / nightlife _____

Quiet / peaceful area _____

Family friendly _____

Other _____



HOME FEATURES

What features are at the top of your list?

Open floor plan _____

Updated kitchen _____

Updated bathrooms _____

Walk-in closet(s) _____

Office / Flex space _____

High ceilings _____

Natural light _____

Storage space _____

Laundry room _____

Fireplace _____

Smart home features _____

Other _____



OUTDOOR & EXTRAS

Your ideal outdoor setup?

Pool / Spa Yes No Would love

Outdoor living space Yes No Would love

Garden space Yes No Would love

View (what kind?) _____

Fencing Iron Wood None

Other outdoor wish _____



ADDITIONAL WISHES & NOTES

Is there anything else we should know?

Making a Competitive Offer

THIS IS A MAJOR STEP AND WE'LL MAKE SURE IT'S A STRONG ONE.

Once you find the right home, it is time to make an offer.



YOUR OFFER INCLUDES:



Purchase price



Financing terms



Earnest money deposit



Closing timeline



Contingencies



EARNEST MONEY EXPLAINED

Earnest money is a good-faith deposit showing the seller you are serious about purchasing the property.

Think of it as the fee to take the home off the market.

You will receive your earnest money back at closing when all terms of the contract are met.

POSSIBLE SELLER RESPONSES



ACCEPT

The seller agrees to your offer.



COUNTEROFFER

The seller proposes adjusted terms.



REJECT

The seller declines the offer.



ERIN'S NEGOTIATION STRATEGY

My role is to help you structure a strong, strategic offer while protecting your financial interests throughout negotiations.

Our goal is a win for both sides, not just the buyer.

I work closely with your lender to help structure the deal based on the seller's needs whether that's timing, flexibility, or other priorities.

I negotiate with confidence, experience, and care so you can feel supported every step of the way.

*Strong strategy. Clear communication.
Better outcome for everyone.*



HOW LOW IS TOO LOW?

- Yes, we want to get a great deal but extremely low offers can backfire.
- If comparable sales show the home is truly worth its list price, the seller may not be willing to entertain an offer far below value.
- Some sellers even view extreme lowballs as disrespectful, because this is their beloved home.
- It must feel like a win for both parties.
- Plus, it doesn't leave room to negotiate if there are issues with inspection or appraisal.



A thoughtful offer today creates a smoother closing tomorrow.

LET'S MAKE IT COUNT.

Protecting Your Investment

Inspections and appraisals provide peace of mind and help ensure you're making a smart investment.



OPTION PERIOD

Your right to investigate.

The option period is your time agreed upon in the contract to thoroughly evaluate the property and make sure it's the right fit. You have the right to perform as many inspections as you choose and terminate the contract for any reason.

If you terminate during the option period, your earnest money is returned.



Option periods come at a non-refundable cost. You are essentially buying the right to an option time to investigate and make a confident decision.



HOME INSPECTION

Uncover the true condition.

A professional home inspection evaluates the condition of the property, including the major systems and structural components.



Roofing



Electrical Systems



Plumbing



HVAC Systems



Foundation Concerns



Inspection reports can look scary.

Inspectors are legally required to try and notate as many things as possible sometimes it's code or a light bulb that's out. The key is to focus on the 5 major items above.



APPRAISAL

Confirms value and safety.

The appraisal is the lender's inspection and evaluation of the home. It determines the market value and ensures the home is safe, sound, and meets lending requirements. This typically happens after the option period, closer to closing.



WHAT IF THE APPRAISAL COMES IN LOW?

The lender will only finance up to the appraised value. You have three options:

- ☑ The seller agrees to lower the price
- ☑ You bring additional cash to cover the difference
- ☑ Terminate the contract

Additionally, lenders may require certain repairs to be completed before they will approve the loan and allow closing.

COMMON NEGOTIATION OUTCOMES



Seller completes repairs

The seller agrees to make necessary repairs identified in the inspection.



Seller offers closing credits

The seller provides credits at closing to help cover repair costs.



Purchase price adjustment

The purchase price is adjusted to reflect the cost of repairs.



Buyer proceeds as-is

You accept the home in its current condition and move forward.

Important Reminder



No home is perfect.

The goal is understanding the condition of the property and making informed decisions.



Escrow & Closing

The Final Steps Before Closing

During escrow, your lender finalizes your loan while all remaining steps are completed.



WHAT HAPPENS DURING ESCROW?

The buyer's loan moves through underwriting to obtain final approval, while the title company completes their work to ensure there will be no issues with transferring title to you.

THIS PERIOD MAY INCLUDE:

- ✓ Final loan approval
- ✓ Appraisal review
- ✓ Homeowners insurance setup
- ✓ Title review
- ✓ Final walkthrough



WHAT TO EXPECT



UNDERWRITING

Your lender reviews your financials, documents, and appraisal to ensure the loan meets guidelines before giving final approval.



TITLE WORK

The title company searches public records, resolves any issues, and prepares clear title so ownership can transfer smoothly.



FINAL APPROVAL

Once all conditions are met, your loan is cleared to close and the title company issues a clear to close.



SIGN & FUND

You'll review and sign closing documents. Funds are transferred and the sale is recorded.



GET THE KEYS

The home is officially yours! Time to celebrate and start making it your own.



FINAL WALKTHROUGH CHECKLIST

- ✓ Repairs completed
- ✓ Home is vacant (if applicable)
- ✓ Appliances remain
- ✓ Systems functioning properly



CLOSING DAY

On closing day, you'll sign final paperwork, transfer funds, and officially receive your keys.

It's the exciting final step in the process and the beginning of your next chapter!



Remember:

Your real estate agent is here to guide you through every step of escrow and closing, answer your questions, and make the process as smooth and stress-free as possible.

♥ You're almost home!



Welcome Home

You did it.

Whether this is your first home or your forever home, this moment deserves to be celebrated.



Take a moment

Moving can be overwhelming, but staying organized helps reduce stress so you can focus on the excitement of this new chapter.



Plan ahead and give yourself grace during the process.



MOVING CHECKLIST

- ✓ Transfer utilities
- ✓ Change mailing address
- ✓ Schedule movers
- ✓ Set up internet/security
- ✓ Deep clean before move-in

TIPS FOR A SMOOTH MOVE



START EARLY

Begin packing non-essentials early to stay organized.



LABEL BOXES

Label by room and contents to make unpacking easier.



ESSENTIALS BOX

Pack a box with daily essentials for your first night in.



GET THE FAMILY INVOLVED

Make it a team effort to keep things moving smoothly.



DON'T FORGET YOU

Take breaks and stay hydrated. You've got this!



FINAL NOTE

Homeownership is more than a transaction, it is the beginning of a new chapter.

Make it a space that reflects you, creates memories, and brings you joy for years to come.

WELCOME HOME. 



WHY WORK WITH ERIN WALL

Elevated Representation. Personalized Guidance.

Clients deserve more than transactions.

My approach combines strategic guidance, market expertise, thoughtful communication, and elevated marketing to create a seamless experience from start to finish.

Whether you are buying your first home, relocating, upsizing, downsizing, or investing, I am committed to helping you navigate every step with confidence.

Here is what I do for you and how I go beyond.



STRATEGIC GUIDANCE

Expert advice tailored to your goals and lifestyle.



MARKET EXPERTISE

Local insight and data driven strategies to help you win.



THOUGHTFUL COMMUNICATION

Clear, honest and responsive every step of the way.



FRIENDS FOR LIFE

Relationships built on trust, care and real connection.



ERIN WALL

REALTOR®

SAN ANTONIO, TX | LPT REALTY



CELL: 210 551 2344



WORK: 210 595 WALL (9255)



Erin@ErinTheRealtor.com



<https://erintherealtor.com>

Let's Connect!

SCAN TO SAVE MY CONTACT INFORMATION TO YOUR PHONE



welcome
HOME.

