



Your Step-by-Step Journey to Buying a Home

A Simple Guide from Kraatz Realty

Buying a home — especially a brand-new one — should be exciting, not overwhelming. At Kraatz Realty, we've helped over 1,000 families across DFW move from renting to owning with confidence and peace of mind.

Our goal is simple: to make buying your home easy, transparent, and enjoyable. Let's start your journey home together.

- — Holly & Kris Kraatz and the Kraatz Realty Team
- Serving the Greater DFW Metroplex

Step 1: Get Ready to Buy

Let's start with a game plan. Buying a home is exciting—but it's also about being prepared. • Review your monthly budget — Write down your rent, bills, and what's left over to see what you can comfortably afford. ($\text{Gross Income} \times 45\% = \text{Max Ratio} - \text{Monthly Debts} = \text{Max Payment}$) • Check your credit score — We've seen approvals as low as 580, but a 640+ middle score usually gets the green light. • Start saving for a down payment — VA 0%, FHA 3.5%, Conventional 3–20%, USDA 0%. Builders often offer credits toward closing costs, prepaids, or rate buy-downs.

Step 2: Get Pre-Approved

A lender reviews your income and credit to tell you how much home you can afford. • Meet with a trusted lender — Your initial approval may differ from the builder's lender, who may offer rate incentives. • Gather your documents — W-2s, pay stubs, and tax returns. • Get your pre-approval letter — This shows sellers you're ready and includes your loan amount and payment range.

Step 3: Find the Right Home

We'll set you up on a custom home search that pulls directly from new home builders, showing move-in-ready inventory that matches your criteria. 1. Choose your area and community — near parks, pools, schools, church, or family. 2. Stay within your approved budget. 3. Tour homes to see layout and function. 4. Evaluate the homesite and lot direction. 5. Review your move-in timeline.

Step 4: Make an Offer on Your New Home

Every builder handles offers differently, and that's where our experience makes the difference. • We'll handle negotiations — Some allow price adjustments, others closing cost credits or appliances. We negotiate the best package. • Earnest money ranges \$500–\$10,000, applied toward your purchase or refunded with \$0 down. • Rate buy-downs matter! A \$300,000 home at 6.5% vs 4.99% can save ~\$300/mo and nearly \$100,000 in interest over 30 years.

Step 5: Inspections, Walk-Throughs & Final Steps

1. Private 3rd-party inspection — full inspection, plumbing scope, thermal scan, roof & foundation checks. 2. Builder walk-through — note dents, paint, or landscape concerns. 3. Inspector follow-up — confirm all items fixed. 4. Final builder sign-off — you confirm satisfaction before closing.

Step 6: Closing Day!

- Kraatz Realty will confirm your closing date 1 week prior.
- Review the final settlement statement 1–3 days before.
- Wire funds or bring a cashier's check — or sometimes receive money back on \$0 down!
- Sign your documents (~1 hour) and get your keys!

The Kraatz Realty Promise

At Kraatz Realty, we believe everyone deserves a place to call home. We help buyers: • Explore brand-new homes across DFW — partnering with DR Horton, Highland Homes, and others. • Take advantage of \$0 down programs — with builder and lender incentives. • Receive help with closing costs and rate buy-downs — ensuring the best deal possible. We're a family-owned company built on faith, integrity, and service. Whether you're renting or ready to buy, we'll walk with you every step of the way.

■ Let's talk about your homeownership goals today!

■ www.kraatzrealty.com | ■ holly@kraatzrealty.com | ☎ ■ 817-988-2266

"We thank God for every client He sends our way, and at the end of the transaction, we hope you're glad He led you to Kraatz Realty."