

The First-Time Buyer Roadmap

From renting to keys in Central Texas

10 clear steps • 4 worksheets • No jargon

Austin • Round Rock • Georgetown • Cedar Park • Leander • Bryan-College Station

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Buying your first home is a series of small, clear steps.

This Roadmap puts them in order so you always know what's next. Work through it at your own pace, and call Trina at (512) 629-9050 whenever a question comes up. There are no silly questions.

1

Decide why and when

Write down why you want to buy and your ideal move-in window. A clear goal keeps the whole process on track.

2

Find your comfortable monthly payment

Use Worksheet 1. Start from what you pay in rent today, not the maximum a lender approves. In Texas, property taxes, insurance, HOA and MUD/PID fees make a big difference.

3

Check your credit

Pull your credit reports, dispute any errors and pay down card balances. Avoid opening new credit from here until closing.

Tip: Worksheet 2 is your before-you-apply checklist.

4

Plan your cash

Save for a down payment, closing costs and a small cushion. You may need less than 20% down; ask a lender which programs fit you, including Texas down payment assistance.

5

Talk with lenders and get pre-approved

Compare two or three lenders using Worksheet 3. A strong pre-approval sets your price range and makes your offer credible to sellers.

6

Choose your buyer's agent

Pick someone who explains things clearly and answers quickly. You'll review and sign a written buyer agreement that spells out services and how compensation works, which is negotiable.

7

Shop smart

List your must-haves and deal-breakers. Compare homes by total monthly cost, not just price, and bring Worksheet 4 to every tour.

8

Make your offer

Your agent helps you set the price, earnest money, option fee and option period, any seller help with closing costs, and a closing date that works.

9

Use your option period well

Schedule the inspection right away, get homeowners insurance quotes and, if needed, negotiate repairs. This is your window to decide with confidence.

10

Close and get your keys

Finish your lender's final conditions, do the final walk-through, sign at the title company and celebrate. Hold off on big purchases until after you close.

Texas terms you'll hear**Option period**

A set number of days after your offer is accepted to inspect the home and decide whether to move forward, bought with a separate option fee.

Earnest money

A good-faith deposit held by the title company and usually credited toward your costs at closing.

MUD / PID

Special districts in many newer neighborhoods that add to the property tax bill.

Escrow

Taxes and insurance collected with your monthly payment and paid for you.

Title company

The neutral party that handles the closing, the funds and the title insurance.

WORKSHEET 1

My comfortable monthly budget

Fill in estimates from your lender and the listings you like. The total is the number to shop by.

ITEM	MY ESTIMATE (\$ / MONTH)
Principal and interest	
Property taxes (check the total rate, including MUD/PID)	
Homeowners insurance	
Mortgage insurance, if any	
HOA dues	
Utilities	
Maintenance savings	
Total monthly cost	

WORKSHEET 2

Before-you-apply checklist

- ☐ Pulled my credit reports and checked them for errors
- ☐ Paid every bill on time for the past several months
- ☐ Paid down credit card balances
- ☐ Gathered 2 years of W-2s and tax returns
- ☐ Gathered recent pay stubs and 2 months of bank statements
- ☐ Opened a separate savings account for my home fund
- ☐ Know how much I can put toward down payment and closing costs

WORKSHEET 3

Questions to ask every lender

Ask each lender the same questions so you can compare fairly. Jot their answers below each one.

Which loan programs fit my situation?

What would my estimated monthly payment and cash to close be?

Do you work with Texas down payment assistance programs?

What are your lender fees and points?

How fast do you respond, and who is my main contact?

Can you close on a typical Texas contract timeline?

WORKSHEET 4

Home tour checklist

CHECK	HOME A	HOME B	HOME C
Roof age and condition			
Foundation signs: cracks, sticking doors, uneven floors			
AC and water heater age			
Drainage and lot slope			
Total tax rate, MUD/PID, HOA dues			
Rush-hour commute, nearby development			
Easy fixes I can live with			

MEET TRINA

A patient guide for your first home.

Trina Heinmiller and the Southern Luxe Group team help first-time buyers across Central Texas turn "someday" into keys in hand. We explain every step, answer every question and never rush you.

"I've been an agent for going on seven years and have helped dozens of home buyers find their home. My clients tell me I'm patient and there every step of the way."

Ready for step one?

Book a free, no-pressure 15-minute call. We'll talk about your goals, timeline and budget, and map out your next steps together.

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This guide is general information, not financial or legal advice. Talk with a licensed mortgage lender about your loan options and a licensed insurance agent about coverage. Southern Luxe Group | eXp Realty, 9600 Great Hills Trail, Ste 150W, Austin, TX 78759.