



YOUR ULTIMATE HOME BUYING GUIDE

Clarity, Confidence & Guidance

Agape Real Estate Group — Brokered by Real

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REAL ESTATE ROOTED IN TRUST, BUILT ON FAITH

WHY ARE YOU BUYING A HOME?

Guided by Faith

ROOTED IN TRUST

At Agape Real Estate Group, we believe buying a home is one of life's most meaningful journeys. It's not just about square footage or contracts — it's about finding a place where your family feels safe, where memories are made, and where your future can grow.

Our name, Agape, reflects unconditional love and service — the values that guide every conversation, negotiation, and decision we make. Rooted in faith, we approach real estate as a calling: to build trust, provide certainty, and walk beside you through one of the biggest financial and personal commitments of your life.

This guide was created to remove confusion, replace fear with confidence, and give you a clear step-by-step roadmap to homeownership. Whether you're a first-time buyer, relocating, or investing in your family's future, you'll find the insights and tools here designed with your needs in mind.

With Agape Real Estate Group, you're not just buying a house — you're gaining a partner who believes your journey matters, your story matters, and your home matters.

WITH GRATITUDE,

Agape Real Estate Group

1 WHY

are you buying a house?

Buying a home is one of life's most meaningful steps. At Agape Real Estate Group, our mission is to guide you through it with clarity, peace, and confidence.

Agape means unconditional love — and that's how we serve: with trust, integrity, and a genuine desire to see families thrive.

When you work with us, you gain more than REALTORS® — you gain partners who care deeply about your future. We measure success not by sales, but by the peace of mind we bring to every family we serve.

Real Estate Rooted in Trust, Built on Faith.

WHAT ARE YOUR *goals & objectives*

What is the reason you are buying? Every home purchase begins with a reason. Maybe you need more space, want to simplify, are relocating for work, moving closer to family, or investing in your future. Whatever your reason, your “why” matters. When we understand what’s driving your move, we can tailor the search and process around your goals. Buying a home isn’t just about the property — it’s about finding the right fit for your life. Your “why” is the foundation. Our mission is to help you build on it with clarity, trust, and faith

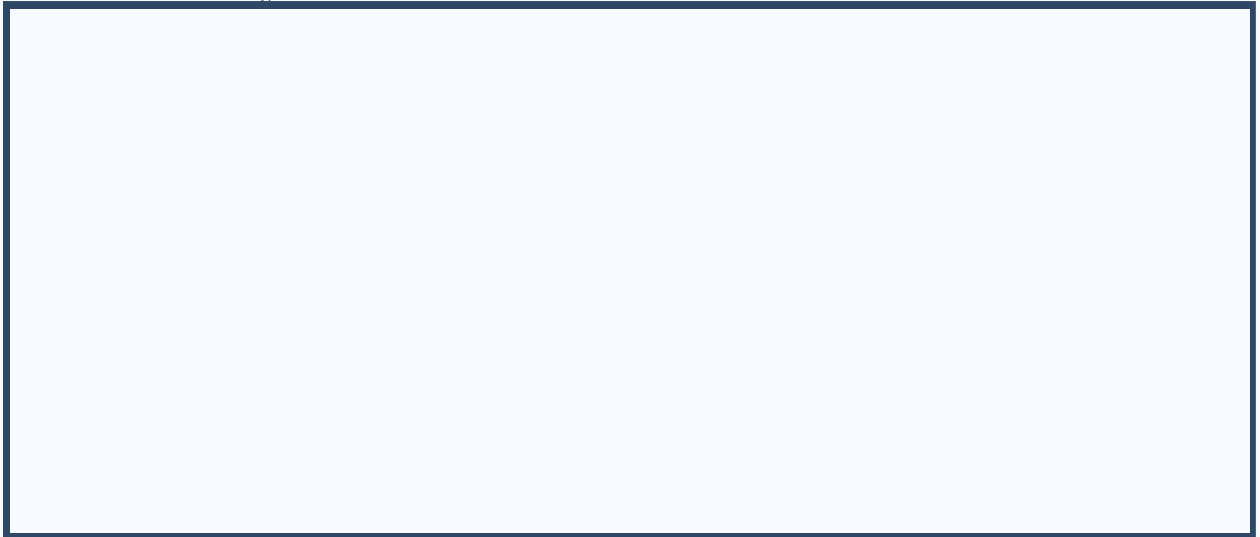


2. *Let's figure it out &* **WRITE IT OUT**

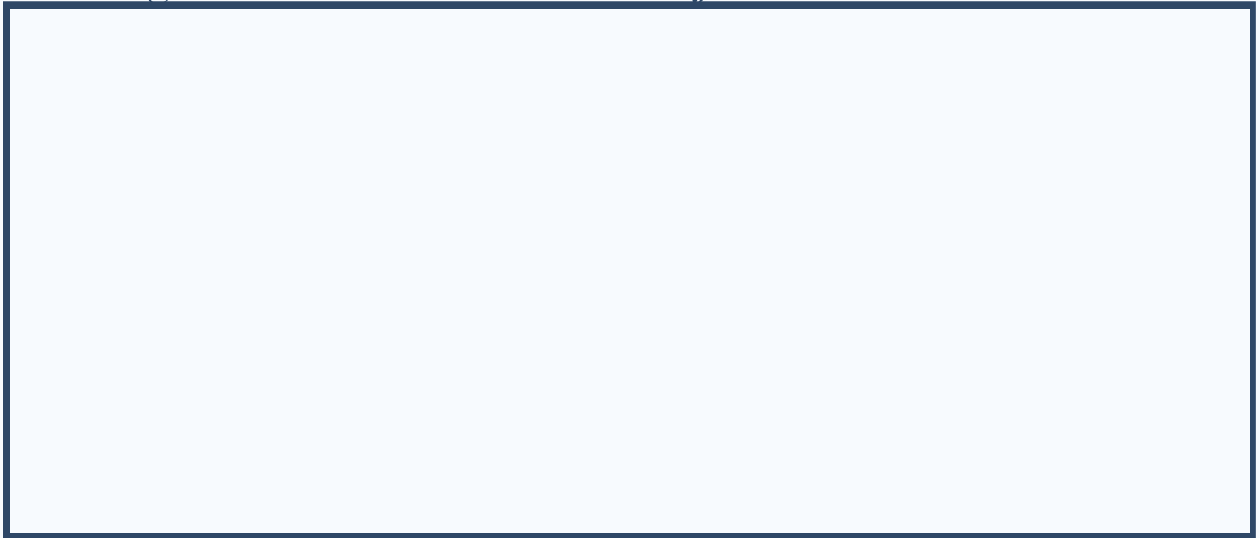
To serve you well, we need to understand what matters most in your move. Taking a moment to write it down will give us both clarity — and make sure your goals guide every step of the process.

Use the boxes below to share your priorities and give as much detail as you'd like. This helps us focus on what's most important to you and your family.

I want to buy a home because...

A large, empty rectangular box with a dark blue border, intended for the user to write their reasons for wanting to buy a home.

Owning a home would make me feel...

A large, empty rectangular box with a dark blue border, intended for the user to write how owning a home would make them feel.

3. GETTING DOWN TO IT

Knowing your why is important — but so is having a clear vision of the kind of home you see yourself in. The more you share about what matters to you, the better aligned we'll be as we search together.

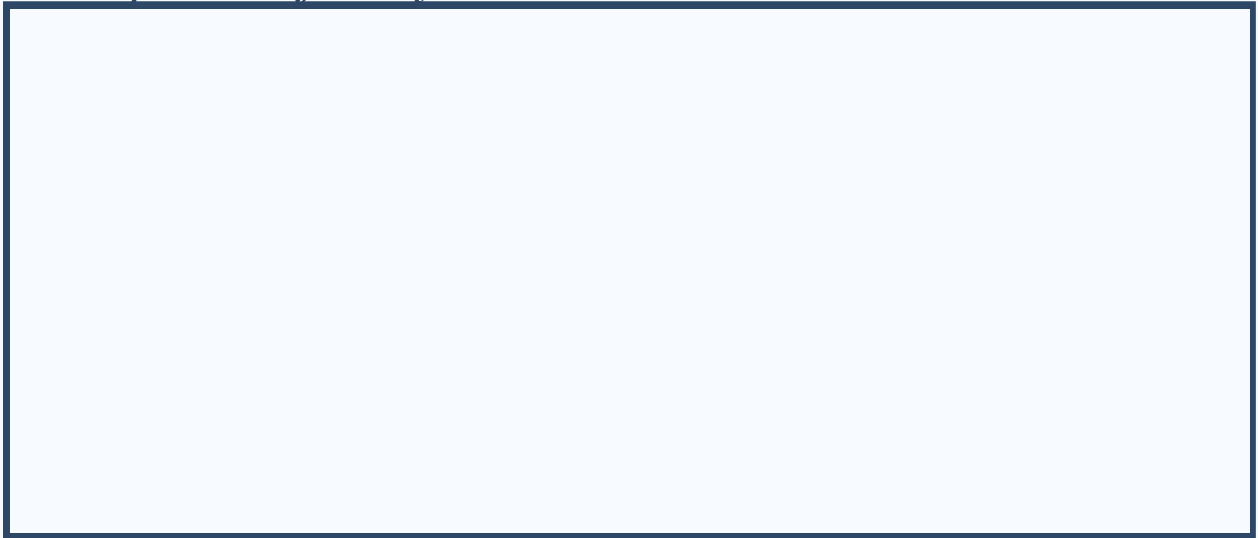
Maybe you imagine hosting dinners in a gourmet kitchen, working from a quiet office with natural light, or enjoying a backyard big enough for weekend barbecues. Perhaps it's a modern open floor plan, space for hobbies, or simply a cozy retreat at the end of the day.

By being specific about the features that matter most, we can focus on finding a home that fits not just your needs, but your lifestyle and dreams.

the features of the home most important to me are...

A large, empty rectangular box with a dark blue border, intended for the user to write down the features of the home most important to them.

it's important for my house to be...

A large, empty rectangular box with a dark blue border, intended for the user to write down what is important for their house to be.

4 WHAT TO EXPECT

getting from point a to point z

- 1** *Initial Consultation*
We will discuss your goals and how we can help you achieve them. We love meeting in person, and we also have virtual options.
- 2** *Mortgage Pre-Approval*
This will give you an essential tool you need to make an offer once you find the right home.
- 3** *Instant Home e-Alerts*
We give you priority access to homes that match exactly what you're looking for as soon as they become available.
- 4** *Showings*
Working around your schedule, we will make appointments at the homes you have chosen to see.
- 5** *Drafting an Offer*
We will discuss the terms of your offer and compile them into a contract.
- 6** *The Negotiation*
Craft a strong offer and negotiate the best terms.
- 7** *Managing the Details*
We manage all the details necessary to get you to the finish line.
- 8** *Closing*
You will receive keys and become the owner of your new home, yay!
- 9** *Welcome Home*
We pride ourselves on maintaining life-long relationships with our clients and continuing to bring value to you.

5.

Understanding today's

HOUSING MARKET

The last “hottest” market we experienced was 2020–2022, when historically low interest rates fueled record demand, bidding wars, and rapid price appreciation. While that period brought opportunity, it also created challenges for many buyers competing in an overheated environment.

Today, we face a very different reality. Higher interest rates have cooled the frenzy, and buyers now have more room to negotiate and make thoughtful decisions. Sellers, meanwhile, continue to benefit from strong equity positions and steady demand in desirable communities.

Just as there were unique conditions that defined 2020–2022, there are unique conditions today. And understanding the differences helps us make smarter decisions.

1. Home Price Appreciation

In 2020–2022, record-low interest rates fueled bidding wars and double-digit price gains.

Appreciation surged at an unsustainable pace.

By 2025, the pace has cooled. Houston saw a –3.1% decline year-over-year, while nationally prices rose just +0.2%. Prices are no longer skyrocketing, they're stabilizing, giving buyers more opportunity while sellers hold strong equity.



Understanding today's **HOUSING MARKET**

2. Mortgage Credit Availability

The Mortgage Bankers Association's Credit Availability Index shows how easy it is to qualify for a loan. The higher the index, the looser the lending. In 2025, credit standards remain responsible and much tighter than the free-for-all of the 2000s. Buyers today must verify income, assets, and credit — creating a healthier lending environment.

3. Number of Homes for Sale

During 2020–2022, inventory hit record lows — often less than 2 months of supply. Homes sold within days, with multiple offers and little room for negotiation. In 2025, inventory has improved to around 3–4 months of supply nationally. That's still below the 6 months considered a balanced market, but it gives buyers more options and negotiating power while keeping values steady in strong communities like The Woodlands.

4. Use of Home Equity

In 2020–2022, rapid price appreciation gave homeowners record levels of equity. But unlike the years leading up to the 2008 crash, most people did not over-leverage it through risky cash-out refinances.

In 2025, equity is still being used cautiously. Homeowners are holding onto their gains as financial security rather than spending it down. This responsible use of equity helps keep foreclosure risk low and supports long-term market stability.

If you're considering buying a home in 2025, there's no need to wait in fear. This is not 2008 — and it's not the frenzy of 2020–2022 either.

Today's market is healthier, more stable, and full of opportunity. Homeowners are financially strong, equity is high, and appreciation has leveled into a sustainable pace.

Now is the time to move forward with confidence, knowing your investment is protected by stronger fundamentals and a balanced market.

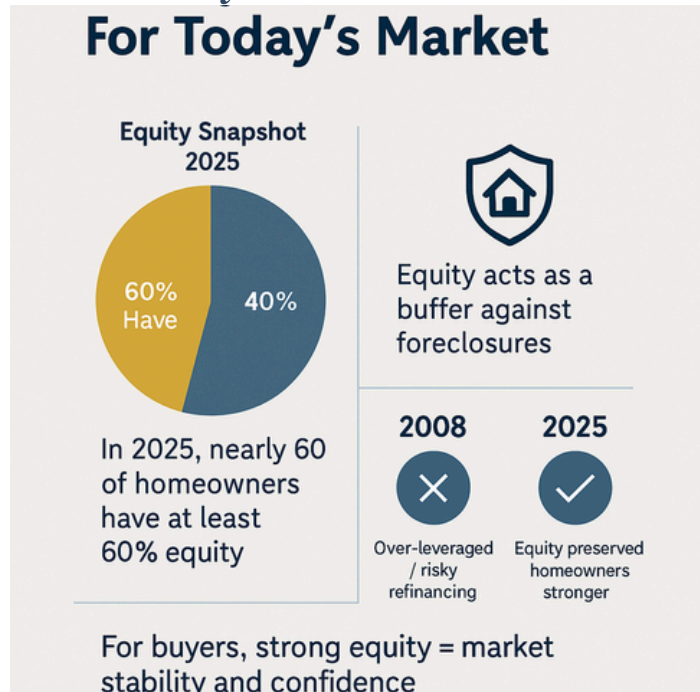
A Safety Net for Today's Market

In 2020–2022, rapid appreciation gave homeowners record equity.

Unlike before 2008, this equity wasn't drained away — most owners kept it intact.

In 2025, nearly 60% of homeowners have more than 60% equity in their homes. This protects the market from widespread foreclosures and helps keep communities stable.

For you as a buyer, this means confidence. You're investing in a market supported by strong equity, not one at risk of collapse.



The Internet

& YOUR HOME SEARCH

Buying a home in 2025 looks very different than it did just a few years ago. The process has evolved, not because the dream of homeownership has changed, but because the tools we use to get there are smarter, faster, and more accessible than ever.

Technology now plays a central role, from the way we meet to how you search and tour homes. But technology alone isn't enough. What makes the difference is how you combine the convenience of modern tools with the guidance of a trusted advisor who understands the market, the contracts, and your unique goals.

At Agape Real Estate Group, we bridge that gap, giving you both the best technology and the personal guidance you need to feel confident at every step.

Here's how it works today:

1. Virtual Consultations

Getting started doesn't have to be complicated. Instead of rearranging your schedule or driving across town, we can connect through Google Meet, or even a quick phone call. The goal is simple: to remove uncertainty and give you a clear roadmap before you even step into your first home.

2. Home Searches & Virtual Showings

Almost every buyer starts online but sites like Zillow often show outdated listings. With direct MLS access at [agaperegroup.com](https://www.agaperegroup.com), you get real-time updates, accurate data, and tools to track the homes you love.

And when you're ready, we can schedule in-person tours or virtual showings walking you through homes digitally so you can narrow down your favorites before stepping inside.

3. Document Signing

No more stacks of paper or rushing across town. Most documents today can be signed securely online from your phone or computer. This makes the process faster, easier, and gives you time to review everything at your own pace.

4. Sending Money

Whether it's earnest money, option fee, appraisal fees, or closing costs, transferring funds has never been simpler or safer. Wire transfers, secure payment portals, and digital banking ensure your money moves quickly. With full protection at every step. We'll walk you through the safest method for your transaction.

5. Closing Process

Closings today are flexible. Depending on your title company and local regulations, you may sign in-office, use a mobile notary at your home, or even complete much of the process electronically. Either way, we'll coordinate everything so your closing is smooth, secure, and stress-free.

Buying a home today is more convenient than ever. With digital tools and professional guidance, the process is designed to save you time, protect your investment, and keep you moving toward the keys with confidence.



6. *what you need to know*

ABOUT FINANCING

Before you start looking at homes, review your credit. The most reliable source for mortgage lending is myFICO.com, which shows the same scoring models most lenders use. If something on your report doesn't look accurate, you have the right to challenge it directly with the credit bureaus and request corrections — a clean report gives you the strongest position for pre-

Finding the Right Lender Matters

Not every lender is the same, and the one you choose will impact how smooth your loan process is. Start by doing some quick research before you share personal information:

- *What loan programs do you offer, and which types of buyers do you serve most often?*
- *What fees should I expect with your loans? (origination, processing, underwriting)*
- *What is your average time to close?*
- *Who will be my main point of contact, and how will we communicate?*

We also have preferred lenders and we can provide that list upon request.

Essential Documents for Your Mortgage Application

Depending on your situation, lenders may also request items such as retirement or pension statements, divorce or child support records, or other legal documentation. However, this short list will be a great start:

- ☐ Past 2 Pay Stubs
- ☐ Past 2 Bank Statements (All Pages)
- ☐ Past 2 Years Tax Returns
- ☐ Past 2 Years W2's and/or 1099's
- ☐ Photo ID (driver's license, passport, or government ID)
- ☐ Social Security Card, ITIN, or equivalent

Payment over Purchase Price

Price matters, but your monthly payment shapes daily life. Focus on total housing cost—principal, interest, taxes, insurance, HOA/MUD—then choose a budget that breathes. Collaborate with a trusted lender to model scenarios and lock a payment you'll sustain.

Pre-Approved vs. Pre-Qualified

Pre-Qualification is just an estimate — a quick look at your finances that says you might qualify.

Pre-Approval is verified in writing, with income and credit checked, giving you real buying power and stronger leverage when negotiating.

Always aim for pre-approval — it puts you ahead of other buyers.

7 ALL ABOUT ESCROW

In Texas, the title company (escrow agent) is the neutral third party that holds funds, clears title, coordinates with your lender, and manages the closing, while the escrow officer oversees your file, conducts the signing, records the deed, disburses funds, and issues title policies. Most financed closings take about 30 days, but every transaction is unique, and timelines can vary based on inspections, appraisal, or lender conditions. Up next, we'll give you a high-level timeline so you know what to expect, while keeping in mind that every process is different and subject to change.

01

Contract Executed / Escrow Opens

The deal is official! The title company opens escrow and begins clearing the way for your ownership.

03

Earnest Money & Option Fee

Your earnest money and option fee are due within 3 business days of contract execution — this “good faith” deposit shows the seller you’re serious and officially secures your right to inspections.

05

Seller Disclosures Due

By contract, the seller must provide details on known property conditions (repairs, insurance claims, prior issues, etc.) within the agreed deadline, typically 3–7 days after execution

07

Option Period Ends

The option fee (paid up front with earnest money) gives you the right to inspect the home and negotiate repairs. During this period (commonly 7–10 days, but negotiable), you may cancel for any reason and get your earnest money refunded, though the option fee is non-refundable.

21

Appraisal & Financing Approval Deadline

By this point, the appraisal should be complete and your lender must issue final loan approval under the Third Party Financing Addendum. If approval isn’t granted and you notify the seller on time, you may cancel and keep your earnest money.

29

Final Walkthrough

The day before closing, you’ll walk through the home to confirm agreed repairs are complete and the property is in the same condition as when you went under contract. This ensures no surprises before you sign and funds are released.

30

Closing & Funding

You’ll sign at the title company and receive a General Warranty Deed —the strongest protection available, then your lender funds the purchase, the deed is recorded (since Texas is a non-judicial state), and the keys are officially yours.

8. *how much is it actually costing* **WHEN BUYING?**

Upfront Deposits (Earnest Money + Option Fee)

DUE WITHIN 3 BUSINESS DAYS AFTER CONTRACT EXECUTION

Once your contract is executed (signed and accepted by all parties), you'll deliver two deposits: earnest money (typically about 1% of the purchase price, applied toward your purchase at closing) and the option fee (a few hundred dollars, giving you the right to inspect and cancel during the option period).

Down Payment

DUE AT CLOSE OF ESCROW

The amount you'll need is based on the loan program you qualify for. FHA loans require a minimum of 3.5%, while conventional loans can range from 3% to 20% or more. Your lender will explain the programs available and help you determine the best fit.

Home Inspection

DUE AT TIME OF INSPECTION

Hiring a licensed home inspector is highly recommended since you can't judge a home's true condition from the outside. In Texas, inspections typically cost \$350–\$600, more for larger homes or extras like pools.

Appraisal

DUE AT TIME APPRAISAL IS ORDERED

An appraisal is required by your lender to confirm the home is worth the purchase price before final loan approval. In Texas, appraisals usually cost \$500–\$750, depending on the property size and location.

Closing Costs

DUE AT CLOSE OF ESCROW

These are the fees to finalize your purchase, covering the title company, lender, recording, and pre-paid expenses like taxes and insurance. In Texas, closing costs usually range from 2–4% of the purchase price.

We'll break down the details on the next page so you know exactly what to expect.

IMPORTANT!

Both the home inspection and the appraisal (if you're financing) must be paid up front. These fees are non-refundable, and together usually total around \$1,000, even if you decide not to move forward with the purchase.

9 Understanding CLOSING COSTS

Closing costs are the fees paid at the title company when your home purchase is finalized. These cover lender services, title work, recording, and pre-paid expenses such as taxes and insurance. In Texas, buyers typically spend 2–4% of the purchase price on closing costs, which may include but are not limited to:

Title Company Fees

Cover the title company's role in handling escrow, legal document prep by an attorney, wiring and recording, and secure storage of your closing documents, plus the state-regulated title insurance premium.

Lender Fees

These are the costs your lender charges to create and approve your loan, which may include origination, underwriting, processing, a credit report, and optional discount points to lower your interest rate.

Homeowners Insurance

Required by most lenders, the first year's premium is typically paid at closing, and this is separate from flood insurance, which must be purchased on its own if applicable.

Private Mortgage Insurance

Typically required if your down payment is less than 20%. Depending on the loan program, there may be an upfront cost at closing and a recurring monthly payment added to your mortgage until certain equity requirements are met.

Survey

If the seller cannot provide an acceptable survey, the buyer may need to purchase a new one, with costs varying based on the property.

Property Taxes

At closing, buyers typically prepay about six months of county property taxes. In many Texas communities, there may also be a Municipal Utility District (MUD) tax, which is collected through property taxes to fund local utilities and infrastructure.

Home Warranty

If this is not provided by the seller, you may choose to purchase one.

HOA/POA Dues & Transfer Fees

If the home is in a Homeowners Association (HOA) or Property Owners Association (POA), buyers typically prepay 1–6 months of monthly dues at closing, and a transfer fee may also be charged by the association. A POA works much like an HOA but may cover broader community rules and shared responsibilities.

**Please check with your lender for the full scope of what your actual closing costs will be.*

10. WELCOME HOME

First Steps Made Simple

So you've got the keys to your new home — congratulations! 🎉 This is one of life's most meaningful milestones. To help you settle in with clarity and confidence, we've outlined a few important steps every homeowner should take right after closing.

☐ *Set Up Your Utilities*

Call utility companies 1–2 weeks before closing to schedule service in your name for the day you get your keys. In many parts of Texas, you can choose your electricity provider and shop for the best rate, but some utilities may also require a deposit and turn-on fee to start service

- ☐ GAS
- ☐ ELECTRIC
- ☐ INTERNET
- ☐ WATER
- ☐ TRASH

☐ *Update Change of Address at Post Office*

You can file your change of address at your local post office or online at [USPS Movers Guide](#) (a \$1.05 processing fee applies). Don't forget to also update your address with your bank, insurance, and any subscriptions to avoid missed mail.

☐ *Update Your Driver's License*

In Texas, you're required to update the address on your driver's license within 30 days of moving, which can be done easily online through the DPS website.

☐ *Change Locks & Secure Your Keys*

It's recommended to change the locks on your new home after closing for added security. Also confirm you received the mailbox keys — if not, you can order new ones from the post office (around \$50).

☐ *Register Your Home Warranty*

Among the piles of paperwork, you'll receive your home warranty which you can register online. If you cannot find it, simply call us and we will send you in the right direction.

At Agape Real Estate Group, we believe homeownership is more than a transaction.

It's about building wisely, living with clarity, and creating spaces filled with meaning.

We're honored to guide you with trust, care, and professionalism, and to remain your real estate resource long after closing.

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“By wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with rare and beautiful treasures.”

— Proverbs 24:3-4

