



The Ultimate Home Buyers Guide

*How to Buy Home with
Confidence*



Buying a Home Is Easy. Buying the Right Home Is Not

Anyone can tour homes.

Anyone can submit an offer

Very few buyers understand pricing traps, contract risks, property taxes, builder incentives, and negotiation leverage **before it costs them money.**

This guide exists so you don't learn the hard way.

I don't believe in pushing buyers into decisions.

I believe in clarity, strategy, and confidence,

This is Real Estate Differently



Step 1

Understand Your Buying Power *Not Just Your Pre-Approval*

The lender tells you what you can afford. This guide shows you what you should afford.

Before you buy, you need to understand

- Your true monthly costs – not just the mortgage
- How taxes, insurance, and HOA fees change affordability
- Why the highest approval amount is often the worst decision.

Smart Buyers Buy Based on Lifestyle – Not Lender Math!

Step 2



Location is Strategy Not Preference

Where you buy matters long after the excitement fades.

We help buyers evaluate:

- School zones versus long-term resale value
- Commute reality versus Google Maps optimism
- Property tax differences between cities
- Neighborhood trends online searches don't reveal

The wrong location can cost more than the wrong house.



Step 3

New Construction vs Resale *The Truth Most Buyers Don't Hear*

Model homes sell emotion.

Contracts protect the builder.

Before choosing new construction, buyers must understand:

- What builder incentives really cost
- Why base price is rarely the final price
- What builders negotiate — and what they don't
- Why inspections matter even on new homes

*New construction isn't bad.
Blind Trust Is.*



Step 4

Making an Offer tThat Wins *Without Overpaying*

Winning an offer isn't about being the highest bidder.

It's about being the strongest buyer.

We focus on:

- Price versus terms — and when terms matter more
- Appraisal gap risks buyers often misunderstand
- How sellers actually evaluate offers
- Protecting your interests without killing the deal

Negotiation is Leverage Not Pressure.



Step 5

Inspections & Repairs *Where Buyers Panic or Win*

This phase exposes bad advice fast.

Buyers need to know:

- What inspection issues truly matter
- What is cosmetic versus structural
- How to negotiate repairs without losing credibility
- When to move forward – and when to walk away

*This stage is about
Judgment, Not Fear.*



Step 6

Closing Without Surprises

Most buyer stress comes from poor preparation.

We guide buyers through:

- What happens between contract and closing
- Why delays occur and how to avoid them
- Final walkthrough mistakes buyers regret
- How to close calm, prepared, and confident

*The finish should feel clear
Not Chaotic.*



COMMON BUYER MISTAKES

The Biggest Buyer Mistakes I See Every Week

- Falling in love too early
- Ignoring taxes and insurance math
- Trusting online estimates over local data
- Rushing decisions under pressure
- Taking advice from people who aren't buying your home

*Mistakes are Expensive.
Preparation is not.*



COMMON BUYER MISTAKES

Buy Smart.

Buy Confident.

Buy Differently.

**If you're considering buying in
Frisco, Prosper, Celina, or North Dallas,
I'll help you build a custom buying strategy — not
just open doors.**

No pressure.

No guessing.

Just facts, strategy, and clear guidance.

Real Estate Differently.

Active Buying Strategy

Our buying approach is built to uncover opportunity, reduce risk, and give you a competitive edge. Through data-driven analysis and proven systems, we help buyers move confidently, avoid costly mistakes, and secure the right home—without overpaying.



By leveraging real-time market data and targeted search strategies, we help buyers identify the right opportunities early. Our multi-channel approach combines MLS monitoring, local insight, and proactive outreach—so you can move confidently and secure the right home on the best terms.



Why This Works

Understanding the buying process is **essential**. By leveraging expert strategy and proven systems, we help buyers navigate the market with clarity and confidence—avoiding costly mistakes, identifying real opportunities, and securing the right home at the right terms.



Our approach is rooted in data-driven insights and real market analysis, allowing us to tailor a buying strategy around your specific goals. By combining proven systems with personalized guidance, we help buyers make confident decisions, reduce risk, and secure the right home on the best possible terms.

Meet Troy Sage: Your Expert Real Estate Partner



With years of experience in the market, Troy combines strategic insight with a personal approach to guide buyers through every step of the purchase—ensuring clarity, confidence, and exceptional service from search to closing.



“Troy’s deep knowledge of the Dallas Metroplex was invaluable during our relocation. He listened carefully, understood our priorities, and guided us through neighborhoods, traffic patterns, and property tax considerations with clarity and precision. He truly went above and beyond.”

— Recent Buyer, Relocating to North Dallas

- Mark G





CLIENT TESTIMONIALS



Troy helped me and my family find the perfect home under stressful circumstances. My husband was sick. I was starting a new job. I had a lot of responsibilities & Troy acted like a member of my family. He went above and beyond to help me and educate me with the whole house-buying process. He is genuine, honest, trustworthy, professional, and someone I will call a friend for life.

— Verified Google Review



Throughout my lifetime, I have engaged in numerous real estate transactions, but I have never encountered an agent as professional and communicative as Troy. He consistently surpassed expectations while assisting us with the sale of our home in Justin, TX. Troy not only exemplifies professionalism, but he is also a person of great character. I would gladly consider him a friend. Without reservation, I recommend Troy for all your real estate needs.

— Verified Google Review



Troy was wonderful to work with. We had been told by our previous Realtor that our house was unsellable due to repairs that needed to be made, and we would have to file bankruptcy. Not only did Troy find a wonderful buyer for our home, he sourced specialty plumbers that brought the price down, allowing us to sell and break even! He was very communicative, keeping me in the know every step of the way and being incredibly understanding as the sale was a product of divorce. He made time to see both my ex-husband and me separately and prioritized our privacy the whole way through. I am so grateful for all the time and hard work Troy put into our home.

— Verified Google Review

Begin Your Journey to Buying with Confidence



Steps

To achieve the best outcome when buying a home, follow these essential steps designed to create clarity, reduce risk, and position you for success—with Troy Sage guiding you every step of the way.

- **Schedule a buyer consultation**
- **Clarify goals, budget, and location priorities**
- **Identify opportunities and tour homes strategically**
- **Submit strong offers and negotiate with confidence**

