The EDUCATED BUYER'S Guide

EVERYTHING YOU NEED TO
BUY YOUR HOME
WITH CONFIDENCE

EDUCATE. | EMPOWER. | MOVE.

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Your Guide to a Confident Homebuying Journey

Use this guide as a resource every step of the way.
I'm here to educate, empower, and help you move forward with confidence.

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> "I teach the process *so you can own the outcome.*"

WELCOME

I'm glad you're here.

Buying a home is one of the biggest financial decisions you'll ever make, and you deserve to understand every step of the journey.

As a former teacher turned REALTOR®, my approach is simple:

I teach the process so you can own the outcome.

This guide was created to help you:

- Understand the home buying process
- Learn what to expect
- Make informed decisions
- Buy with confidence

Whether you're purchasing your first home or your next one, my goal is the same—to **educate**, **empower**, and **guide** you every step of the way.

Let's get started.

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WHY WORK WITH ME?

I don't just help you buy a home.

I help you understand the process.

Every buyer deserves more than someone who unlocks doors.

My goal is to educate you so you can make informed decisions with confidence—from our first conversation to closing day and beyond.

That's why every client experience is guided by my **EDUCATE Method.**

THE EDUCATE METHOD

E – Evaluate
We begin by understanding your goals, budget, and timeline so we can build a plan that fits your needs.

D – Design
Together, we'll create a personalized homebuying strategy based on what matters most to you.

U – Unite
I'll connect you with trusted professionals, including lenders, inspectors, title companies, and other resources you'll need along the way.

C – Clarify
Real estate can feel overwhelming. I'll explain each step, answer your questions, and make sure you understand your options before making decisions.

A – Authenticate
We'll review homes, contracts, and important details carefully so you can move forward with confidence.

T – Trust
You can expect honest communication, organized guidance, and an advocate who always puts your best interests first.

E – Empower
My goal isn't just to help you buy a home—it's to help you feel confident every step of the way.

My Promise to You

- I listen before I lead.
- I educate instead of pressure.
- I communicate clearly.
- I stay organized.
- I protect your best interests.
- I celebrate your success.

SR

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ARE YOU READY TO BUY?

Let's make sure you're set up for success.

YOU MAY BE READY IF...

- You're thinking about buying within the next 6–12 months.
- You have a steady source of income.
- You're saving for a down payment and closing costs.
- You're ready to meet with a lender to explore financing options.
- You're excited about becoming a homeowner.

DON'T WORRY IF...

- This is your first home.
- You don't know where to start.
- You're unsure how much you can afford.
- You have questions about credit or financing.
- The process feels overwhelming.

You don't have to figure it out alone.

MY PROMISE TO YOU

- I listen.
- I teach.
- I guide you every step.

I teach the process so you can *own the outcome.*

"My goal isn't just to help you buy a home—it's to help you *understand* every step along the way."

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UNDERSTANDING THE COSTS OF BUYING A HOME

Buying a home is more than the purchase price.
Understanding these common expenses can help you plan ahead and avoid surprises.

DOWN PAYMENT

The portion of the home's purchase price you pay upfront. The amount varies based on your loan program and financial goals.

EARNEST MONEY

A good-faith deposit submitted with your offer to show you're serious about purchasing the home. This money is typically applied toward your purchase at closing.

CLOSING COSTS

Fees associated with finalizing your home purchase, which may include lender fees, title services, prepaid taxes, and homeowners insurance.

HOME INSPECTION

An optional but highly recommended inspection that helps identify the home's condition before you move forward with your purchase.

HOMEOWNERS INSURANCE

Most lenders require homeowners insurance before closing to help protect your investment.

MOVING & NEW HOME EXPENSES

Don't forget to budget for moving costs, utility deposits, furniture, and any immediate home improvements or repairs.

Buyer Tip

Every buyer's financial situation is different.

Before you start shopping, we'll connect with a trusted lender to understand your options, estimate your costs, and build a plan that fits your goals and budget.

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MORTGAGE BASICS

UNDERSTANDING YOUR FINANCING IS ONE OF THE FIRST STEPS TOWARD HOMEOWNERSHIP.

You don't need to know everything about mortgages before you begin. Understanding these basics will help you feel more confident as you prepare to buy your home.

1 PRE-APPROVAL

A lender reviews your finances to estimate how much you may qualify to borrow.

Why it matters:
It helps you understand your budget and shows sellers you're a serious buyer.

2 CREDIT SCORE

Your credit history helps determine the loan programs and interest rates available to you.

Tip: Continue paying bills on time and avoid opening new credit accounts while buying a home.

3 DOWN PAYMENT

The amount you contribute toward the purchase of your home.

The required amount depends on the loan program you choose.

4 INTEREST RATE

Your interest rate affects your monthly mortgage payment and the total cost of your loan over time.

5 MONTHLY MORTGAGE PAYMENT

Your payment may include:

- Principal
- Interest
- Property Taxes
- Homeowners Insurance

6 TRUSTED LENDING PARTNERS

I can connect you with experienced local lenders who will explain your financing options and help you choose the loan that best fits your goals.

Buyer Tip

Getting pre-approved doesn't commit you to buying a home—
it simply helps you understand your options and shop with confidence.

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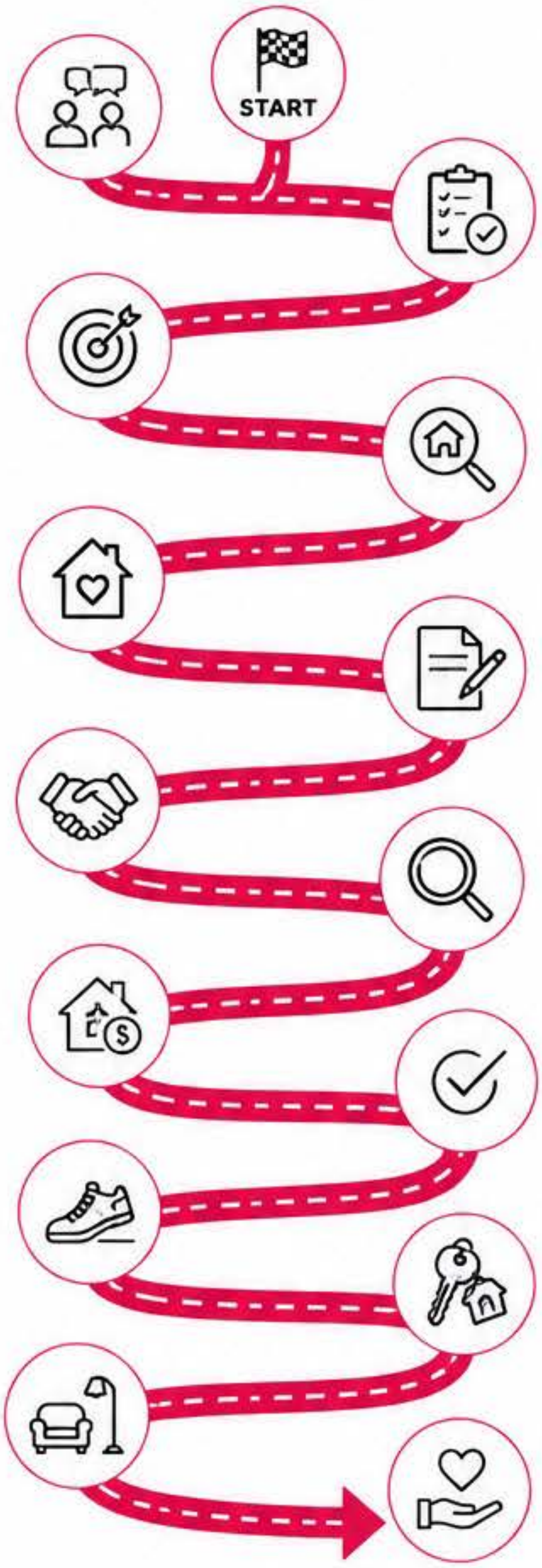
THE EDUCATED BUYER ROADMAP

Your step-by-step guide to buying with confidence.



1 MEET & CONSULT

We'll discuss your goals, needs, and timeline to create a plan that fits you.

2 GET PRE-APPROVED

Your lender reviews your finances so you know your budget and strengthen your buying power.

3 CREATE YOUR HOME PLAN

We'll define your must-haves, wants, and neighborhoods that fit your lifestyle.

4 HOME SEARCH

I'll help you search smarter, not harder, and schedule showings that match your plan.

5 FIND "THE ONE"

We'll find the home that checks the boxes and feels just right.

6 MAKE AN OFFER

I'll guide you through pricing strategy, terms, and negotiation to make a strong offer.

7 UNDER CONTRACT

Your offer is accepted! Now we move into the contract period.

8 INSPECTION

We'll schedule the home inspection and review the results together.

9 APPRAISAL

The lender orders an appraisal to confirm the home's value supports the loan.

10 CLEAR TO CLOSE

Your lender gives the final approval and we prepare for closing day!

11 FINAL WALK-THROUGH

We'll walk through the home to make sure everything is as agreed upon.

12 CLOSING DAY

You'll sign the documents, get the keys, and officially become a homeowner!

13 HOME SWEET HOME

Time to move in and start making memories in your new home!

14 BEYOND CLOSING

I'm here long after you close for questions, referrals, and anything you need.

My Promise

I'll be with you through every step—from our first conversation to long after you receive the keys.

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MEET YOUR HOMEBUYING TEAM

A successful home purchase is a team effort. Each professional plays an important role in helping you buy with confidence.

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Your Trusted Guide

I'm here to educate, advocate, and guide you from our first conversation through closing—and beyond.

- Explains every step of the process
- Schedules showings
- Negotiates on your behalf
- Coordinates deadlines
- Protects your best interests
- Answers your questions

LOAN OFFICER

Your Financing Expert

Your lender helps you understand your financing options and prepares your mortgage.

- Reviews your finances
- Issues your pre-approval
- Explains loan programs
- Secures your financing
- Provides your Clear to Close

HOME INSPECTOR

Your Home Detective

A licensed home inspector evaluates the home's condition so you can make an informed decision.

They inspect:

- Roof
- Foundation
- Electrical
- Plumbing
- HVAC
- Major systems

TITLE COMPANY

Your Closing Partner

The title company ensures the property can legally transfer ownership to you.

- Research ownership records
- Hold escrow funds
- Coordinate closing
- Issue title insurance
- Transfer ownership

APPRAISER

Your Value Expert

Ordered by your lender, the appraiser determines the home's market value.

- Their report helps ensure the home's value supports your mortgage loan.

INSURANCE AGENT

Protecting Your Investment

Before closing, you'll obtain homeowners insurance to protect your new home.

Your insurance agent helps you:

- Compare coverage
- Understand your policy
- Meet lender requirements

DID YOU KNOW?

Although many professionals are involved in your home purchase, I'll coordinate with everyone to help keep your transaction organized and on track.

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HOW WE'LL WORK TOGETHER

Working Together for a Smooth Homebuying Experience

Buying a home is a team effort. These simple guidelines help us stay organized, protect your interests, and make the process as smooth and stress-free as possible.

1 SCHEDULE SHOWINGS EARLY

- Whenever possible, please provide at least one day's notice for home showings.
- I'll always do my best to arrange same-day showings, but availability cannot be guaranteed.

2 SHOWING AGENTS

- I may need a showing agent to assist with home tours, but I pay them per showing—never you.
- They open the door and answer basic questions that are basic facts.
- They cannot give you advice or opinions.

If an agent tries to obtain your business, they are unethical and violating the Code of Conduct.

3 NEW CONSTRUCTION & FOR SALE BY OWNER

- I will contact For Sale by Owners and Builders on your behalf.
- Never visit, call, register or contact any For Sale by Owner or Builder without me.

4 OPEN HOUSES

- Let me know if you plan to attend an Open House.
- I will do my best to attend with you.
- I will let the agent know if I can't attend with you.
- Carry my business card with you at an Open House and show agent if requested.

5 COMMUNICATION

- Texts/Calls after 8pm will be returned the following day.
- If I don't answer a call, text or email right away, please send a quick message so I can assess the priority.

6 ARRIVE ON TIME

- I cannot open the door before the appointment time.
- Emergencies do happen, so please keep me updated via call or text.

Buyer Tip: The best homebuying experiences happen when we communicate openly, stay organized, and work together as a team.

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FINDING THE RIGHT HOME

SMARTER SEARCH. BETTER DECISIONS. THE RIGHT HOME FOR YOU.

This is an exciting part of the journey! I'll help you focus on what matters most, stay within your plan, and find a home that fits your lifestyle and goals.

What to Look For

Location & Neighborhood
Consider commute, nearby amenities, schools, and the overall feel of the community.

Condition of the Home
Check the roof, foundation, windows, HVAC, plumbing, electrical, and overall maintenance.

Layout & Functionality
Does the floor plan fit your lifestyle? Think about space, storage, and how each room is used.

Natural Light & Ventilation
Good natural light and airflow can improve comfort and energy efficiency.

Future Needs
Will this home meet your needs today and in the years to come?

Value & Resale Potential
Look at comparable homes and consider the long-term value of the property.

During the Showing

Limit Facial Expressions & Talking
Security cameras with audio recording may be present. Keep conversations and reactions to a minimum.

Take Notes
Details can blur together. Write down what you like, what you don't, and any concerns.

Score Each Home
Rate each home on a scale of 1–10 to help you compare them later.

Mark Your Favorites
Use a ✓ for the homes you love and an ✗ for the ones that aren't a good fit.

List Pros & Cons
Write down the pros and cons of the homes you like to consider before making a decision.

Buyer Tip
Take notes after each showing. It helps you remember what you liked, what you didn't, and how each home compares.

Remember
There is no perfect home, but there is a right home for you—and I'm here to help you find it.

Pro Tip
Stay focused on your must-haves, ask the right questions, and keep your goals in mind. I'll guide you every step of the way!

Where We Are in the Process

MEET & PLAN — GET PRE-APPROVED — **FIND YOUR HOME** — MAKE AN OFFER — UNDER CONTRACT — INSPECTION — APPRAISAL & LOAN APPROVAL — CLOSE & GET KEYS

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MAKING AN OFFER

Turning Interest into Opportunity

When you find the right home, I'll help you craft a strong, competitive offer that protects your interests and gives you the best chance of success.

1 STRATEGY SESSION

We'll review market conditions, comparable sales, and your goals to determine the best offer strategy.

2 OFFER PRICE

We'll decide on a competitive price that reflects the value of the home and current market activity.

3 TERMS & CONDITIONS

We'll discuss important terms such as earnest money, option period, financing, and closing date.

4 PROTECTING YOUR INTERESTS

I'll include contingencies and contract terms that safeguard you throughout the process.

5 SUBMITTING THE OFFER

Once we've finalized everything, I'll present your offer to the listing agent.

6 NEGOTIATION

The seller may accept, reject, or counter.
I'll negotiate on your behalf to get the best terms.

7 OFFER ACCEPTED!

Once accepted, we'll move forward with inspections, lender processes, and all the steps to closing.

You don't have to navigate this alone.

I'll guide you, advocate for you, and make sure your offer puts you in the best position for a successful purchase.

WHAT'S INCLUDED IN YOUR OFFER

- Purchase price
- Earnest money amount
- Option period
- Financing terms
- Appraisal contingency
- Home inspection contingency
- Closing date
- Special requests (if any)
- And more...

BUYER TIP

A strong offer is more than price. Clean terms, a solid pre-approval, and flexibility can make your offer stand out in a competitive market.

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UNDER CONTRACT

CONGRATULATIONS!
YOUR OFFER WAS ACCEPTED.

Here's what happens next.

We're officially under contract! Now, we move through several important steps to make sure everything stays on track toward closing.

EARNEST MONEY

Your good faith deposit that shows the seller you're serious about buying the home. It's held in escrow by the title company and applied toward your closing costs.

OPTION FEE (IF APPLICABLE)

In Texas, most contracts include an option period (typically 7–10 days). The option fee gives you the right to terminate the contract for any reason during this time.

- It is paid upfront and is non-refundable if you do not terminate.
- If you terminate within the option period, the fee is not due to the seller.
- If you proceed with the purchase, the option fee is credited toward your closing costs.

IMPORTANT DEADLINES

Your contract includes key dates for inspections, appraisal, financing, and closing. I'll monitor every deadline so nothing is missed.

YOUR RESPONSIBILITIES

- Deliver earnest money & option fee by the deadline
- Schedule inspections within the option period
- Provide requested documents to your lender
- Respond promptly to all requests

MY ROLE

- Coordinate all parties & important dates
- Ensure your contract is followed correctly
- Negotiate on your behalf if needed
- Keep you informed every step of the way

YOUR CONTRACT TIMELINE AT A GLANCE

DAY 0
Offer Accepted
We're under contract!

DAYS 1–10
Option Period & Inspections
You may terminate for any reason during this time. Schedule & complete your home inspections.

DAYS 11–17
Lender & Appraisal
Lender processes your loan and orders the appraisal.

DAYS 18–24
Underwriting
Lender reviews everything & issues conditions.

DAY 25–CLOSING
Clear to Close
Final documents prepared & we're ready to close!

Buyer Tip

Communication is key! The faster we respond and provide what's needed, the smoother the process will be for everyone.

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HOME INSPECTION

KNOWLEDGE TODAY, CONFIDENCE TOMORROW.

The home inspection gives you a clear picture of the condition of the home so you can make informed decisions.

WHAT DOES AN INSPECTOR DO?

A licensed inspector evaluates the home's major systems and components.

MAJOR VS. MINOR ISSUES

We focus on MAJOR ITEMS that impact the safety, structure or function of the home—items that could be costly to repair or affect your decision to move forward.

We use the acronym PEACH to check the major systems:

P	E	A	C	H
Plumbing	Electrical	Appliances	Central AC	Heating

We also evaluate big-ticket items like the **Roof** and **Foundation**, which are critical to the home's long-term value and safety.

REPAIR NEGOTIATIONS

If major issues are found, we can negotiate repairs, seller credits, or a price adjustment based on the terms of the contract.

INSPECTION REPORT EXPECTATIONS

You'll receive a detailed report with photos. I will walk you through it so you know exactly what it means.

WHAT TO EXPECT

Schedule:
Typically during the option period (Days 1–10).

Attend (if possible):
Highly recommended! You'll learn so much about your future home.

Review:
We'll go over the report together and prioritize any concerns.

Negotiate:
If needed, we'll present your requests to the seller.

Move Forward:
Once we resolve any issues, we keep moving toward closing with confidence.

An informed decision is always the best decision.

BUYER TIP

No home is perfect. The goal is to understand the home's condition so you can make confident, educated decisions that are right for **YOU**.

I'M HERE TO:

- Explain the report in plain English
- Help you understand the options
- Negotiate on your behalf
- Protect your best interests

You're not just buying a home.

YOU'RE BUILDING YOUR FUTURE.

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APPRAISAL & LOAN APPROVAL

One Step Closer to the Keys

During this stage, your lender reviews the property and your financial information to confirm everything meets the loan requirements.

WHAT IS AN APPRAISAL?

An appraisal is an independent opinion of the home's market value completed by a licensed appraiser.

- Confirms the value supports the loan amount
- Based on recent sales, condition, location, and features
- You will be notified of the results

WHAT IS UNDERWRITING?

The underwriter reviews your financial information and the property to make sure everything meets the loan requirements.

- Verifies income, credit, assets, and employment
- Confirms the home meets lender guidelines
- May request additional documentation
- Issues final approval when conditions are met

YOU MAY BE ASKED FOR:

- Updated bank statements
- Recent pay stubs
- Employment verification
- Additional documents, if needed

HELPFUL TO KNOW

Respond quickly to any requests from your lender. This helps keep your loan on track and gets you closer to closing day!

Where We Are in the Process

UNDER CONTRACT — INSPECTION — **APPRAISAL & LOAN APPROVAL** — UNDERWRITING — CLOSING DAY

Buyer Tip

Stay patient and avoid financial changes until you receive final approval from your lender.

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CLOSING DAY

The Day You Become a Homeowner

You've made it! Closing day is the final step in your homebuying journey. Here's what to expect so you can feel confident and prepared.

WHAT TO EXPECT

FINAL WALK-THROUGH

- Usually completed within 24 hours before closing.
- Confirm agreed-upon repairs are complete.
- Ensure the home's condition hasn't changed.

SIGN YOUR DOCUMENTS

You'll sign:

- Loan documents
- Closing disclosures
- Final paperwork

Your title company will guide you through each document.

RECEIVE YOUR KEYS

Once documents are signed, funds are received, and the transaction is funded and recorded—

Congratulations!

You officially own your new home!

CLOSING COSTS

Bring the amount provided by your title company.

⚠ Always verify wire instructions by calling your title company using a trusted phone number before sending funds.

Buyer Tip

Take your time.
Don't feel rushed while signing.
Ask questions if anything is unclear.
I'm here to help every step of the way.

This is the start of your next chapter.

I'm so happy for you!

Where We Are in the Process

UNDER CONTRACT — INSPECTION — APPRAISAL & LOAN APPROVAL — **CLOSING DAY**

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WELCOME HOME

You Did It!

The keys are yours and a new chapter begins. Here are a few important things to know as you settle into homeownership.

SET UP UTILITIES

Don't forget to set up or transfer your:

- Electricity
- Water
- Gas
- Trash
- Internet

HOMESTEAD EXEMPTION

If you plan to make this your primary residence, you may qualify for a homestead exemption which can lower your property taxes.

Check with your county appraisal district.

HOME MAINTENANCE

A little upkeep goes a long way! Create a simple plan to:

- Change air filters regularly
- Clean gutters
- Check smoke detectors
- Service your HVAC annually

IMPORTANT DOCUMENTS

Keep these in a safe place:

- Deed
- Closing Disclosure
- Loan Documents
- Homeowners Insurance
- Warranties & Manuals

MARK YOUR CALENDAR

Don't miss important deadlines:

- Property tax due dates
- Homeowners insurance renewal
- Warranty expirations
- Maintenance reminders

ENJOY YOUR HOME!

Make it your own and create memories that last a lifetime.

You're home!

Buyer Tip

Homeownership is a journey, not a race. Give yourself grace, ask questions, and remember I'm always here for you.

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BEYOND CLOSING

I'm Your REALTOR® for Life, Not Just for Closing Day.

Buying your home is just the beginning. Whether you have a question next month or years from now, I'm here to be your trusted real estate resource.

HOME VALUE REVIEWS

Stay informed about your home's value and the local market.

TRUSTED REFERRALS

Need a contractor, plumber, electrician, painter, or landscaper? I'm happy to recommend trusted professionals.

REAL ESTATE QUESTIONS

Not sure about exemptions, taxes, remodeling, or refinancing? Reach out anytime.

MARKET UPDATES

I'll help you understand what's happening in the market so you're always informed.

YOUR NEXT MOVE

Whether you're buying again, selling, or investing, I'll help you create a plan that fits your goals.

STAY CONNECTED

I love celebrating milestones, seeing home updates, and staying in touch long after closing.

Thank you

for trusting me to guide you through one of life's biggest decisions. It has been an honor to be part of your journey.

Buyer Tip

REAL ESTATE IS A RELATIONSHIP, NOT JUST A TRANSACTION.

Keep my contact information handy—
I'm always just a call, text, or email away.

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THANK YOU

for trusting me with such an important journey.

It is truly an honor to walk alongside you as you take one of life's biggest steps. Your trust means everything.

My promise is to continue **educating, empowering, and guiding** you every step of the way.

I'm here for you—today, tomorrow, and long after you get the keys.

Let's make your next move

YOUR BEST ONE YET!

LOVE MY SERVICE?

If you had a great experience,
I would be so grateful
if you left a **Google Business Review**!

Find me on Google:
Sury Romero, REALTOR® - Real Broker, LLC

Your review helps others feel confident in making their next move!

LET'S STAY IN TOUCH!

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HOME SEARCH *Notes*

Use this page to take notes during your home search so you can compare your options and make the best decision for you.

01

HOME ADDRESS: ______________________

PRICE: ____________ DATE: ____________

OVERALL RATING

☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5 ☆ 6 ☆ 7 ☆ 8 ☆ 9 ☆ 10

LOVED:	CONCERNS:	PROS:	CONS:
		•	•
		•	•
		•	•
		•	•

02

HOME ADDRESS: ______________________

PRICE: ____________ DATE: ____________

OVERALL RATING

☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5 ☆ 6 ☆ 7 ☆ 8 ☆ 9 ☆ 10

LOVED:	CONCERNS:	PROS:	CONS:
		•	•
		•	•
		•	•
		•	•

03

HOME ADDRESS: ______________________

PRICE: ____________ DATE: ____________

OVERALL RATING

☆ 1 ☆ 2 ☆ 3 ☆ 4 ☆ 5 ☆ 6 ☆ 7 ☆ 8 ☆ 9 ☆ 10

LOVED:	CONCERNS:	PROS:	CONS:
		•	•
		•	•
		•	•
		•	•

Buyer Tip

Take notes during each showing while it's fresh in your mind. It will help you stay organized and confident in your decision.

> "I teach the process *so you can* own the outcome."