

The Ultimate Home Buyer's Guide

Your Complete Guide to First-Time Home Buying,
New Construction & Luxury Homes in San Antonio & Surrounding Areas

Madisan Escobedo
Realtor® | Real Broker LLC

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Welcome!

Dear Future Homeowner,

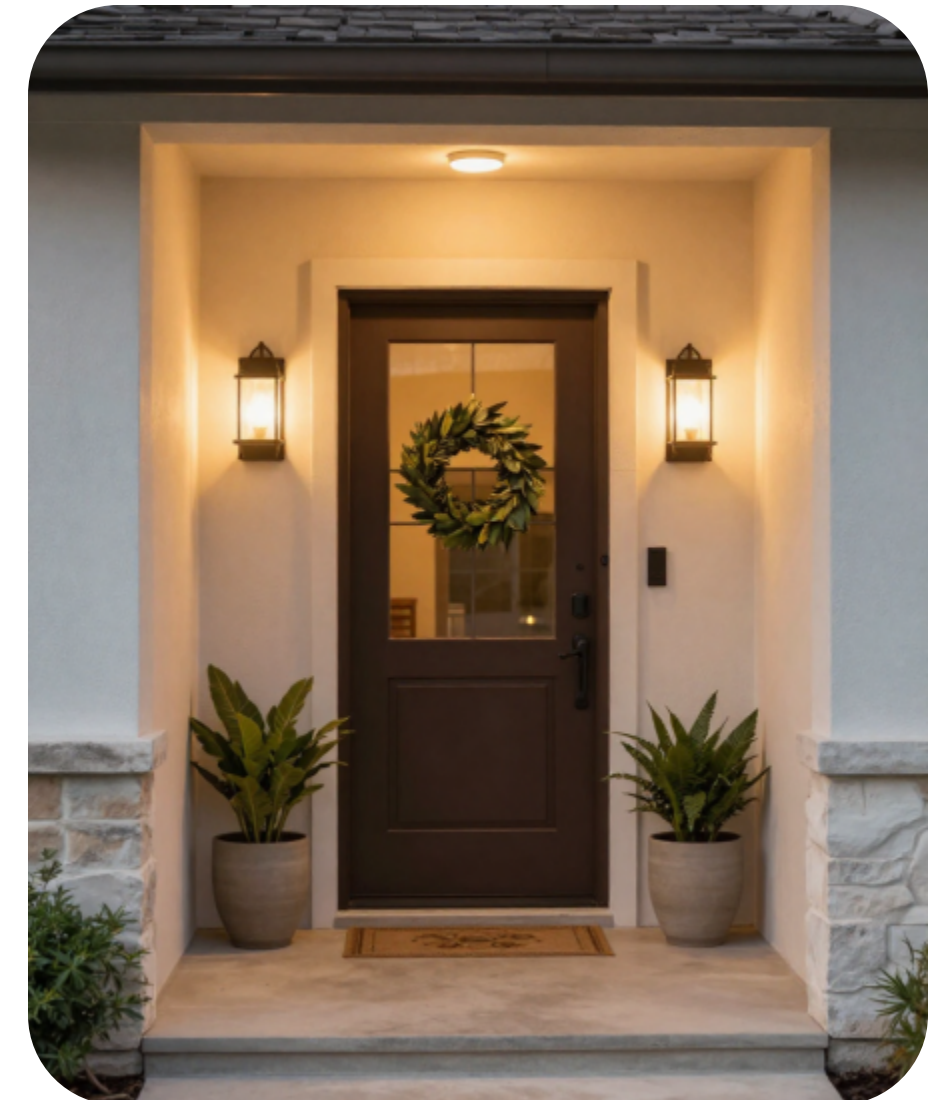
There is something truly special about finding the place where your next chapter begins. Whether you're purchasing your very first home or taking the next step toward your dream lifestyle, this journey is about so much more than square footage or floor plans—it's about creating a space where memories will be made, milestones will be celebrated, and your story will continue to unfold. I'm honored you've trusted me to be part of such an important moment.

This guide was thoughtfully created to simplify the home-buying experience while giving you the knowledge and confidence to make informed decisions every step of the way. From preparing for your purchase to celebrating the day you receive your keys, I'll be here to provide expert guidance, honest communication, and personalized support. My goal is to make your experience feel seamless, exciting, and truly unforgettable—because finding the right home isn't just about where you live, it's about *Where your Story finds a Home*.

With Gratitude,

Madisan Escobedo

Realtor® | Real Broker LLC



Meet Your Realtor



Madisan Escobedo

Realtor® | Real Broker LLC

Thank you for letting me be part of this exciting chapter in your life. Buying a home is more than a transaction—it's the start of new memories, traditions, and a place to call your own. I'm honored to walk alongside you.

My goal is to make the process as smooth and stress-free as possible. You'll have someone in your corner to answer questions, explain each step, and advocate for your best interests. Whether you're buying your first home, relocating to San Antonio, or putting down roots, I'm here to guide you with care and confidence.

What you can expect from me:

- Honest advice and clear communication
- Personalized support focused on your goals
- Local expertise in San Antonio and surrounding communities
- Guidance from start to finish

Thank you for trusting me to help you find more than a house. I can't wait to help you find the place where your story finds a home.

Why Buy in San Antonio?

San Antonio is one of the fastest-growing cities in the U.S. — and for good reason. Here's why buyers love calling this area home:

- **Affordable Cost of Living** — More home for your money compared to other major Texas cities
- **No State Income Tax** — Keep more of what you earn
- **Strong Job Market** — Military, healthcare, tech, and tourism industries
- **Family-Friendly Communities** — Top-rated schools and safe neighborhoods
- **Rich Culture & History** — The Alamo, River Walk, world-class dining
- **Beautiful Hill Country** — Scenic landscapes just minutes from the city
- **Year-Round Sunshine** — Enjoy outdoor living 300+ days a year

★ Madisan's Pro Tip

San Antonio's market is competitive but still more affordable than Austin or Dallas. Now is a great time to lock in value before prices climb further.



Understanding Today's Market

The real estate market is always shifting. Here's what you need to know to make smart decisions in today's environment.

Buyer's Market

More homes available than buyers.
Prices may be lower.
More room to negotiate.

Seller's Market

More buyers than available homes.
Prices tend to rise.
Offers need to be competitive.

Balanced Market

Supply and demand are roughly equal.
Fair pricing for both parties.
Negotiations are more flexible.

★ Madisan's Pro Tip

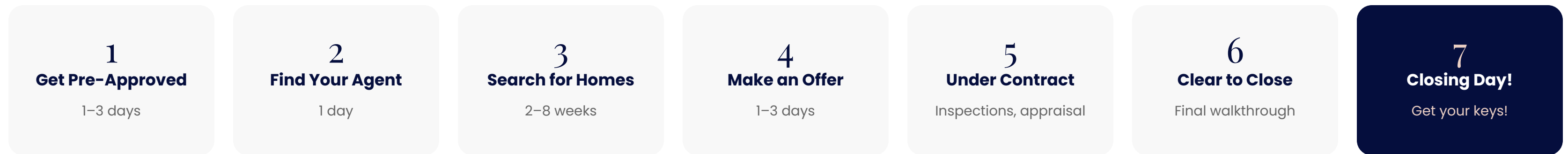
I'll help you understand exactly what type of market we're in when you're ready to buy, so you can craft the strongest offer possible.

Key Terms to Know:

- **Days on Market (DOM)** — How long a home has been listed
- **List-to-Sale Ratio** — How close homes sell to asking price
- **Inventory** — Number of homes available in your area

The Home Buying Timeline

From start to finish, here's what to expect on your journey to homeownership:



Average Timeline: 30–60 days from offer to closing

Every transaction is unique. Some close in as little as 21 days, while others may take longer depending on financing, inspections, or negotiations. I'll keep you informed at every stage.

★ Madisan's Pro Tip

Start your pre-approval process BEFORE you fall in love with a home. It gives you a clear budget and makes your offer stronger.

Getting Pre-Approved

Getting pre-approved is the first — and most important — step in your home buying journey. It tells you exactly how much home you can afford and shows sellers you're serious.

What You'll Need:

- Government-issued ID
- Pay stubs (last 30 days)
- W-2s or tax returns (last 2 years)
- Bank statements (last 2–3 months)
- Employment verification
- Credit history authorization

Pre-Qualified vs. Pre-Approved:

Pre-Qualified: A quick estimate based on self-reported info. Not verified.

Pre-Approved: A thorough review of your finances by a lender. Much stronger — this is what sellers want to see.

★ Madisan's Pro Tip

Get pre-approved before you start house hunting. It saves time, prevents heartbreak, and puts you in the strongest position when you find 'the one.'

Finding the Right Home

Now the fun part! Here's how to narrow down your search and find a home that checks all your boxes.

Your Home Wish List:

Number of bedrooms: ____

Number of bathrooms: ____

Garage (Y/N): ____

Yard size preference: ____

School district: ____

Commute time: ____

Must-haves: ____

Nice-to-haves: ____

Deal-breakers: ____



★ Madisan's Pro Tip

Don't skip homes based on photos alone! Some of the best deals are homes that don't photograph well but shine in person. Trust me — let's go see them!

Writing an Offer

Found the one? Let's make it official. Here's what goes into a strong offer:

Offer Price

Based on comparable sales, market conditions, and property condition.

Earnest Money

A good-faith deposit showing you're serious (typically 1–2% of price).

Contingencies

Conditions that must be met (inspection, appraisal, financing).

Closing Date

When you'd like to officially close and get your keys.

Seller Concessions

Requesting the seller cover some of your closing costs.

Option Period

A negotiated window to inspect the home and back out if needed.

★ **Madisan's Pro Tip**

In a competitive market, a clean offer with fewer contingencies and a flexible closing date can win over a higher-priced offer. I'll help you strategize!

Earnest Money Explained

Earnest money is your good-faith deposit that shows the seller you're serious about purchasing their home. It's part of your overall investment — not an extra fee.

Key Facts:

- Typically 1–2% of the purchase price
- Deposited within 1–3 days of an accepted offer
- Held in an escrow account by the title company
- Applied toward your down payment or closing costs at closing

When Do You Get It Back?

- If you back out during the option period
- If a contingency isn't met (financing falls through, failed inspection)

When Might You Lose It?

- If you back out after the option period without a valid contingency

★ Madisan's Pro Tip

Think of earnest money as a security deposit on your future home. It protects the seller's time and shows you're committed. I'll make sure your contract protects YOUR earnest money too.

Inspections

A home inspection is your chance to uncover any issues before you commit. Never skip this step!

What Inspectors Check:

- Foundation & structure
- Roof condition
- Plumbing systems
- Electrical systems
- HVAC (heating & cooling)
- Windows & doors
- Attic & insulation
- Appliances
- Drainage & grading

Optional Add-On Inspections:

- Termite/pest inspection
- Septic system
- Well water testing
- Pool/spa inspection
- Mold testing
- Radon testing
- Sewer scope

After the Inspection:

We'll review the report together and decide whether to negotiate repairs, ask for credits, or move forward as-is.

★ Madisan's Pro Tip

Always attend your inspection! Walk through with the inspector, ask questions, and learn about your future home's systems. Knowledge is power.

Appraisal

An appraisal is an independent assessment of the home's value, required by your lender to ensure the property is worth the loan amount.

How It Works:

1. Your lender orders the appraisal after your offer is accepted
2. A licensed appraiser visits the property
3. They compare it to recent comparable sales (comps)
4. A report is delivered to your lender

What Happens If It Comes in Low?

- **Negotiate:** Ask the seller to lower the price
- **Pay the difference:** Cover the gap out of pocket
- **Meet in the middle:** Split the difference with the seller
- **Walk away:** Use your appraisal contingency to exit

★ Madisan's Pro Tip

A low appraisal isn't the end of the world! I'll help you navigate your options and negotiate the best outcome. This is where having a skilled agent really matters.

Closing Costs

Closing costs are the fees and expenses you pay to finalize your home purchase. They typically range from 2–5% of the loan amount.

Common Closing Costs for Buyers:

- Loan origination fee
- Appraisal fee (\$400–\$600)
- Home inspection (\$300–\$500)
- Title insurance & title search
- Survey fee
- Recording fees
- Prepaid property taxes
- Homeowner's insurance (first year)
- HOA transfer fees (if applicable)
- Escrow deposits

Example on a \$300,000 Home:

Estimated closing costs: \$6,000–\$15,000
This is IN ADDITION to your down payment.
Some costs can be negotiated or covered by the seller (seller concessions).

★ Madisan's Pro Tip

I always negotiate for seller concessions when possible. In many cases, we can get the seller to cover a portion of your closing costs — saving you thousands!

Down Payment Options

You don't always need 20% down! Here are the most common loan types and their down payment requirements:

Conventional

3–20% down

Good credit (620+), flexible terms, PMI required under 20%

FHA

3.5% down

Lower credit OK (580+), great for first-time buyers

VA

0% down

For veterans & active military, no PMI required

★ Madisan's Pro Tip

Many of my clients are surprised to learn they qualify for 0% or low down payment options. Let's connect you with a lender who can explore ALL your options!

USDA

0% down

Rural areas, income limits apply, no PMI

Texas State Programs

Varies

Down payment assistance, grants, and special programs for TX buyers

Closing Day

This is it — the day you’ve been waiting for! Here’s what to expect on closing day:

Before Closing Day:

- Final walkthrough of the property
- Review your Closing Disclosure (at least 3 days before)
- Wire your funds to the title company
- Bring valid government-issued ID

At the Closing Table:

- Sign all loan and title documents
- Pay any remaining closing costs
- Receive your keys!

After Closing:

- Change locks
- Set up utilities
- Update your address
- Celebrate — you’re a homeowner! 🏡



★ Madisan’s Pro Tip

I’ll be right there with you at closing! I review every document beforehand so there are no surprises. Bring tissues — happy tears are totally normal!

Moving Checklist

Stay organized with this handy moving checklist:

4–6 Weeks Before:

- Get moving quotes
- Declutter & donate
- Start packing non-essentials
- Notify your landlord (if renting)
- Update address with USPS

2–3 Weeks Before:

- Confirm movers
- Pack room by room
- Transfer utilities
- Update address with banks, subscriptions
- Arrange childcare/pet care for moving day

1 Week Before:

- Pack essentials box (toiletries, chargers, snacks)
- Confirm delivery date for new furniture
- Clean current home
- Take meter readings

Moving Day:

- Do final walkthrough of old home
- Supervise movers
- Check all rooms, closets, garage
- Hand over old keys
- Pick up new keys!

First Week in New Home:

- Change locks
- Test smoke detectors
- Locate water shut-off & breaker box
- Meet your neighbors!

★ Madisan's Pro Tip

I have a network of trusted movers, cleaners, and handymen in San Antonio. Need a referral? Just ask — I've got you covered!

First-Time Buyer Tips

Buying your first home is exciting — and a little overwhelming. Here are my top tips to set you up for success:

1.

Get pre-approved BEFORE you start looking

2.

Don't make big purchases or open new credit lines

3.

Save for more than just the down payment

4.

Be realistic about your budget (not just what you qualify for)

5.

Don't skip the inspection — ever

6.

Think long-term: will this home work in 3–5 years?

7.

Trust the process and lean on your agent

8.

Ask questions — there are no dumb ones!

★ Madisan's Pro Tip

Your first home doesn't have to be your forever home. Focus on building equity and finding something that works for your life RIGHT NOW.

Military Buyer Tips

San Antonio is a proud military city, and I love working with service members and their families. Here's what you need to know about using your VA benefits:

VA Loan Benefits:

- \$0 down payment
- No private mortgage insurance (PMI)
- Competitive interest rates
- Limited closing costs
- No prepayment penalty
- Reusable benefit (use it again and again!)

Who Qualifies?

- Active duty service members
- Veterans (with qualifying service)
- National Guard & Reserve members
- Surviving spouses (in some cases)

Steps to Use Your VA Loan:

1. Obtain your Certificate of Eligibility (COE)
2. Get pre-approved with a VA-approved lender
3. Find a home within VA loan limits
4. Make an offer & complete VA appraisal
5. Close on your new home!

San Antonio Military Bases:

- Joint Base San Antonio (JBSA)
- Lackland AFB
- Randolph AFB
- Fort Sam Houston
- Camp Bullis

★ Madisan's Pro Tip

PCS orders? I can help you buy remotely with virtual tours and handle everything on the ground until you arrive. I've helped many military families do exactly this!