

A modern interior space featuring a high ceiling with dark wood paneling and a wall of light-colored stone. The floor is made of large, light-colored stone tiles. In the foreground, there is a large, dark, geometric sculpture. In the background, there are two armchairs, one white and one blue, and a potted plant. A glass partition with a pattern of small yellow squares is visible on the left.

A GUIDE FOR FIRST TIME BUYER'S

EVERYTHING YOU NEED
TO KNOW TO BUY YOUR
FIRST HOME WITH
CONFIDENCE.



WELCOME

*Hi, I'm Delilah and I believe
in home.*

If you're reading this, chances are you're dreaming about owning your very first home but maybe you're also feeling nervous, overwhelmed, or even stuck. You're not alone.

I work with so many renters who say things like:

- "We'll always be renting."
- "We can't buy until we have 20% down."
- "Buying sounds too stressful."

The truth? Homeownership is possible sooner than you think. With the right guidance, you can feel confident, supported, and proud when you hold those keys in your hand.

This guide was created just for first-time buyers like you to give you clarity, bust the myths, and walk you through each step of the process.

-Delilah Ware

About Me

Successful Buying Process

Timeline

Setting Your Budget

Wish List

Pre-Approval Process

Find Your New Home

Under Contract

Closing Day

STYLISH





Hello

DELILAH WARE

Your Local Real Estate Expert!

Hi, I'm Delilah with CB&A, Realtors. Nothing makes me happier than helping someone step into one of life's biggest milestones buying their very first home.

I know it can feel scary, especially if you've been renting and hearing things like "you need 20% down" or "your credit has to be perfect." The truth is you don't have to have it all figured out. That's why I'm here.

I help renters who feel overwhelmed or stuck break through the myths and fears holding them back—so they can finally buy a home and feel confident about the future. Because this isn't just about real estate; it's about stability, security, and the pride of having a place to truly call your own.

Every client has a story, and I feel honored to be part of it. My promise is to walk beside you, guide you step by step, and celebrate with you when you get the keys to your very first home.

MYTH BUSTERS FOR FIRST-TIME BUYERS

“You need 20% down.”

Many programs allow as little as 3–5% down (sometimes even 0% with VA/USDA).

“Credit has to be perfect.”

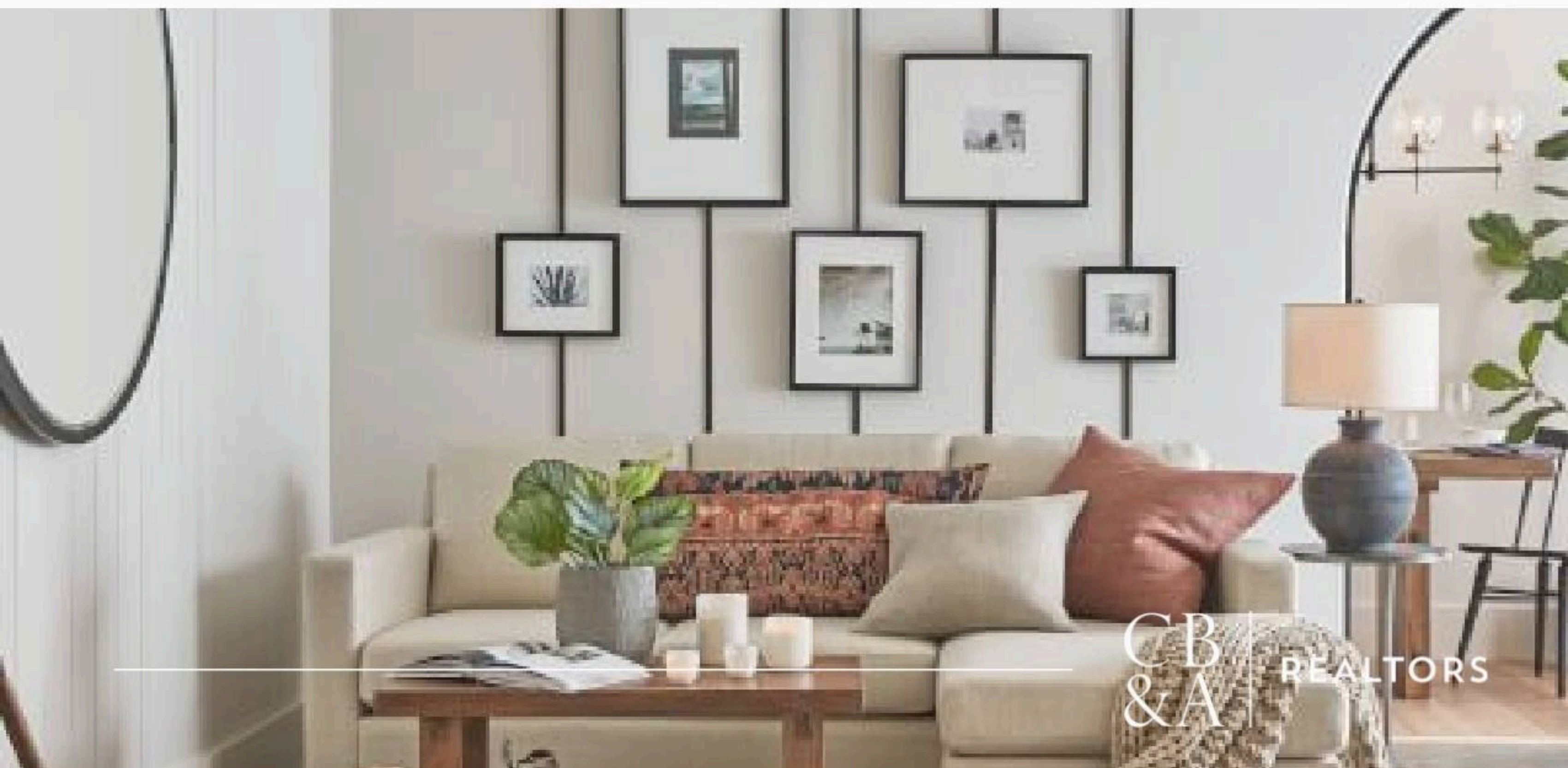
Not true! Many lenders can work with less-than-perfect scores, and there are simple steps we can take together to strengthen your application.

“Renting is safer.”

In reality, rent keeps rising while a fixed mortgage stays steady and every payment builds equity for you, not your landlord.

“Buying is too stressful.”

With the right agent, the process becomes clear, step-by-step, and even exciting. You don't have to do it alone.





Why Buy Instead of Rent?

Renting can feel safe and simple but it comes at a cost. Every month, your payment disappears, building your landlord's wealth instead of your own.

Owning flips the script:

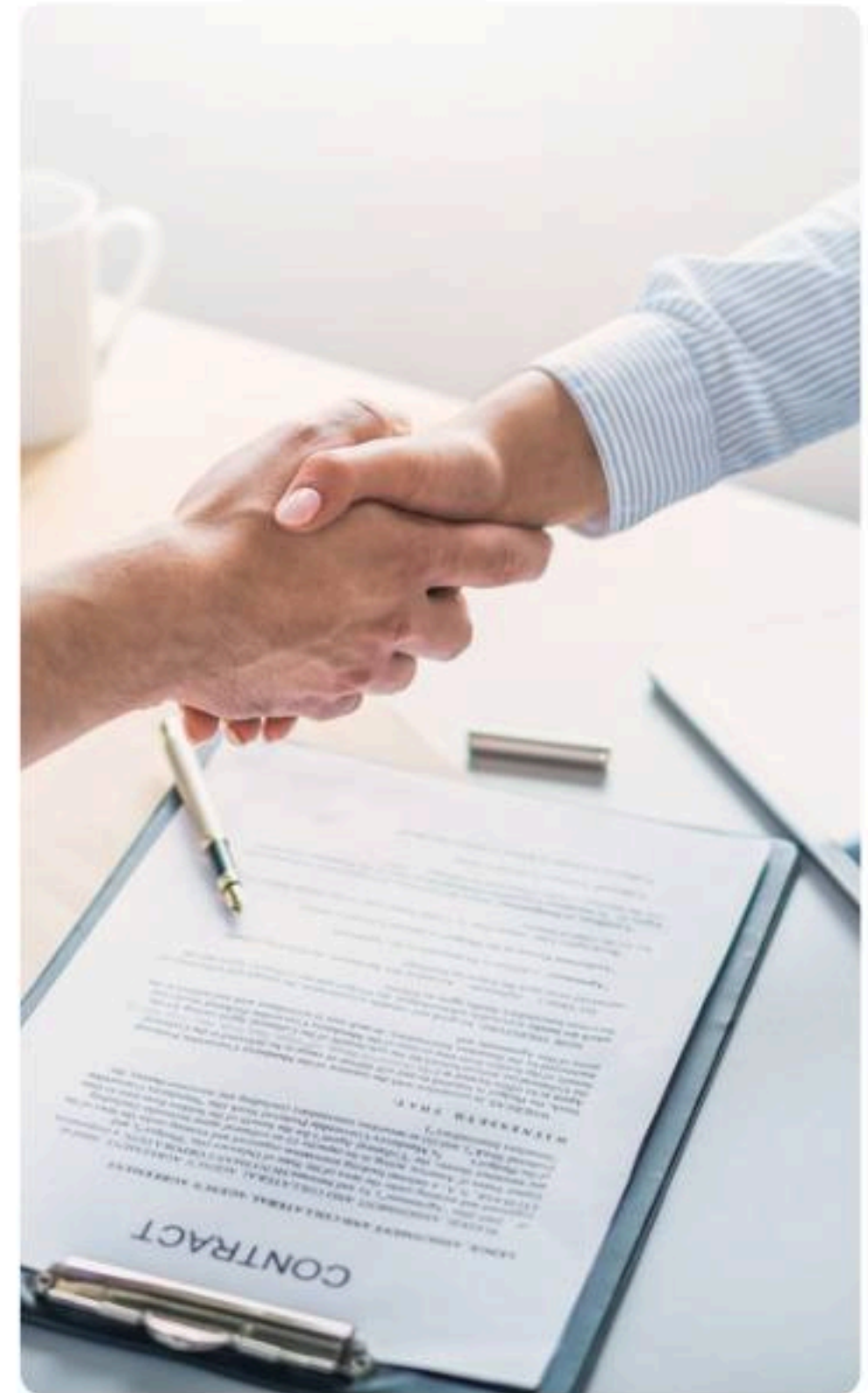
- Each payment builds equity and long-term stability.
- A fixed mortgage protects you from rising rents.
- You create a legacy and a place that's truly yours.

Imagine paying \$1,600 a month not into someone else's pocket, but toward your own home, your future, and your family's security.

Renting may feel easy now, but homeownership gives you something rent never can: growth, stability, and the pride of ownership.

AVOID THESE FIRST-TIME BUYER MISTAKES

- Opening new credit cards before closing.
- Overextending beyond a comfortable monthly payment.
- Skipping the inspection to “save money.”
- Draining your savings with no cushion left.



Small missteps can derail your home purchase. Opening new credit cards or taking on any new debt can hurt your approval right when lenders are reviewing your finances. Stretching your budget too far may leave you “house poor” and stressed instead of secure. Skipping the inspection to save money risks hidden repairs that could cost thousands later. And draining your savings leaves no safety net for moving expenses or emergencies.

Avoiding these mistakes protects your approval, your finances, and your peace of mind so your first home feels exciting, not overwhelming.

SUCCESSFUL BUYING PROCESS



BUYING YOUR FIRST HOME CAN FEEL A LITTLE OVERWHELMING...

but it doesn't have to be. With the right guidance, it becomes the exciting start of a brand-new chapter the joy of creating memories in a place that finally feels like yours.

I'm here to make the process simple and stress-free, from setting your budget and finding the right neighborhood to that unforgettable moment when you hear, "Offer accepted!"

This isn't just a move it's an adventure. And I can't wait to celebrate each step with you as you find the home that fits your life perfectly.



How Does a Real Estate Transaction Work?

THINK OF THE BUYING PROCESS AS A JOURNEY EACH STEP BUILDS ON THE LAST, LEADING YOU ALL THE WAY TO CLOSING DAY WHEN YOU FINALLY GET THE KEYS!

- 1 Get Pre-Approved:** Talk to a lender, know your budget, and get your “green light.” This shows sellers you’re serious and gives you confidence.
- 2 Find Your Home:** Search for homes that fit your must-haves and schedule showings. Find Your Home
- 3 Make an Offer:** Your REALTOR® presents your offer and negotiates terms with the seller.
- 4 Offer Accepted & Earnest Money:** Once accepted, you’ll deposit earnest money to show good faith.
- 5 Inspection & Appraisal:** These aren’t roadblocks — they’re protections. Inspection checks the home’s condition; appraisal confirms its value.
- 6 Title & Loan Work:** The lender processes your loan while the title company ensures the seller has clear rights to sell.
- 7 Final Walkthrough:** Before closing, you’ll do a walkthrough to confirm everything looks good and repairs are complete.
- 8 Closing Day:** Sign the final documents, the loan funds, and the title is recorded. Keys in hand you’re officially a homeowner!

FIRST-TIME BUYER TIMELINE:

Step by Step



BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down
- Start with comfort, not fear. What monthly payment feels right for you?

MEET WITH A LENDER

- Interview lenders
- Your lender will help you see what you can afford and show you loan programs made for first-time buyers.
- Even if you've been denied before, don't give up—there are options for you

SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search
- Stay focused—dream big, but don't fall in love with homes outside your budget.

SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer
- We'll tour homes that match your must-haves until you find the one.

OFFER ACCEPTED!

- Once your offer is accepted, you'll deposit earnest money
- Then comes the 10-day inspection period and appraisal

CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund
- Once the documents are signed and the loan funds, you're officially a homeowner

MOVING DAY

- Schedule your movers
- Turn on your utilities, unpack, and start making your house a home. This is the start of your next chapter!
- Welcome Home!

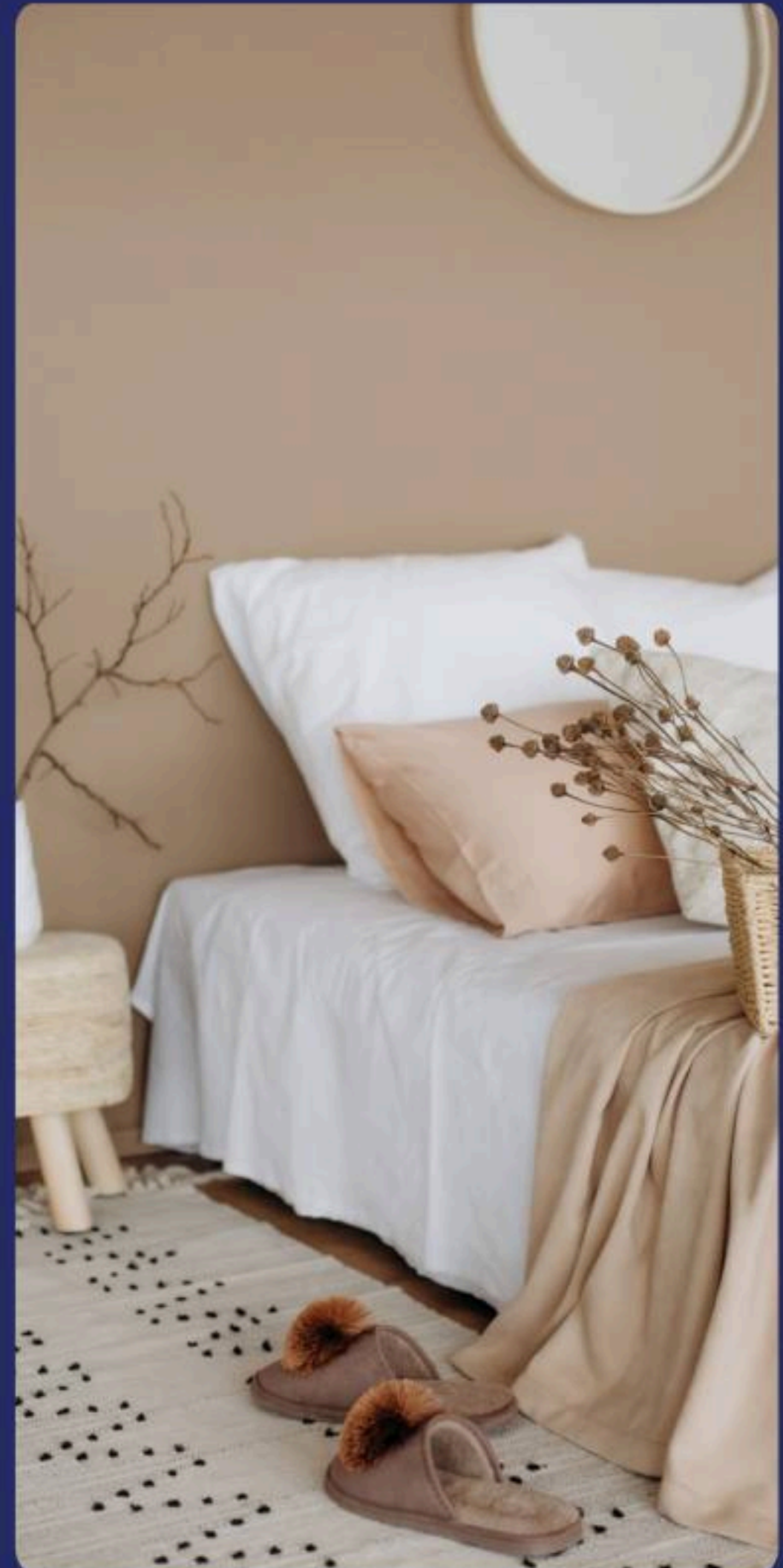
FINDING YOUR COMFORT ZONE

I know... the dreaded “B” word budget. But here’s the thing: being clear on your budget makes the entire home-buying journey so much easier and far less stressful.

Don’t start with fear start with comfort. Ask yourself: “What monthly payment truly feels safe for me and my family right now?” A good rule of thumb is to keep your mortgage at or below one-third of your take-home pay.

Yes, a lender will help you nail down the official numbers, but only you know what feels comfortable. Budgets aren’t one-size-fits-all. If you’re early in your career, you might feel confident stretching a little, knowing your income will likely grow. If you’re later in your career or working with a fixed income, staying conservative may give you more peace of mind.

The goal is to find the sweet spot that fits your life, so your new home feels exciting not overwhelming. Remember, **a smart budget is the foundation that keeps the joy in your first home purchase.**





WHY HAVE AN EXPERT ON YOUR SIDE WHEN BUYING A HOME?

58% OF BUYERS SAY THEIR AGENT POINTED OUT FEATURES OR ISSUES IN THE HOME THEY WOULD NOT HAVE NOTICED OTHERWISE.

Are you required to use a real estate agent to buy a home?

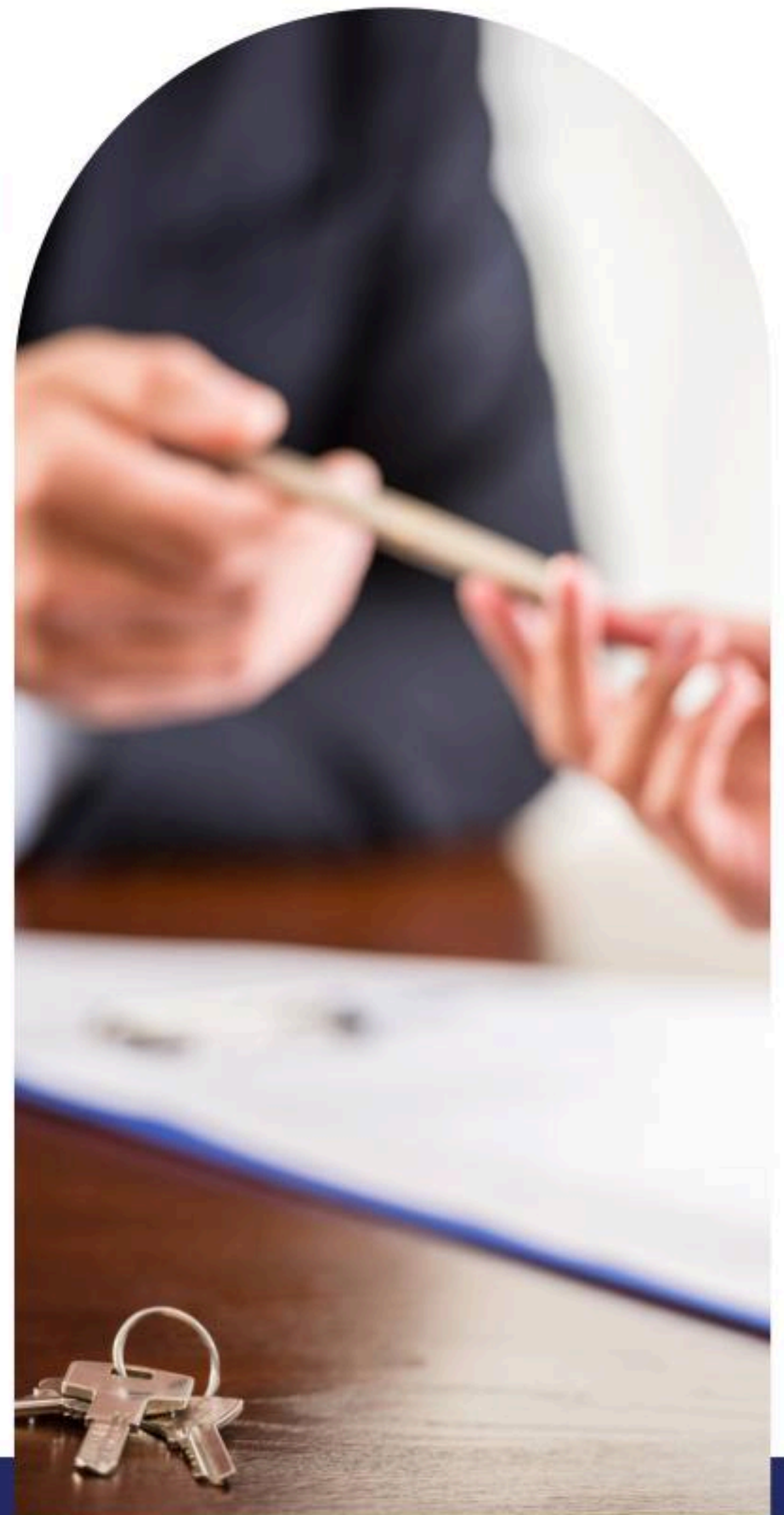
No- you don't have to. But think of it like this: you wouldn't trust just anyone with your hair on a big day. Why risk something as important as your first home?

Buying your first home is one of the biggest financial decisions you'll ever make. Without the right guidance, things can go wrong sometimes really wrong. Having an experienced REALTOR® by your side means you're protected, supported, and confident through every step. It's about more than just buying a house it's about protecting your future and your peace of mind.

UNDERSTANDING AGENT COMPENSATION

In most real estate transactions, there are two agents involved one for the seller and one for the buyer. Each agent's job is to advocate for their client's best interests.

Traditionally in Houston, sellers have covered both sides of the commission often around 3% for the seller's agent and 3% for the buyer's agent. But recent NAR rule changes mean things can look a little different now. Sellers are no longer required to advertise a buyer's agent commission in the MLS, but many still choose to offer one.



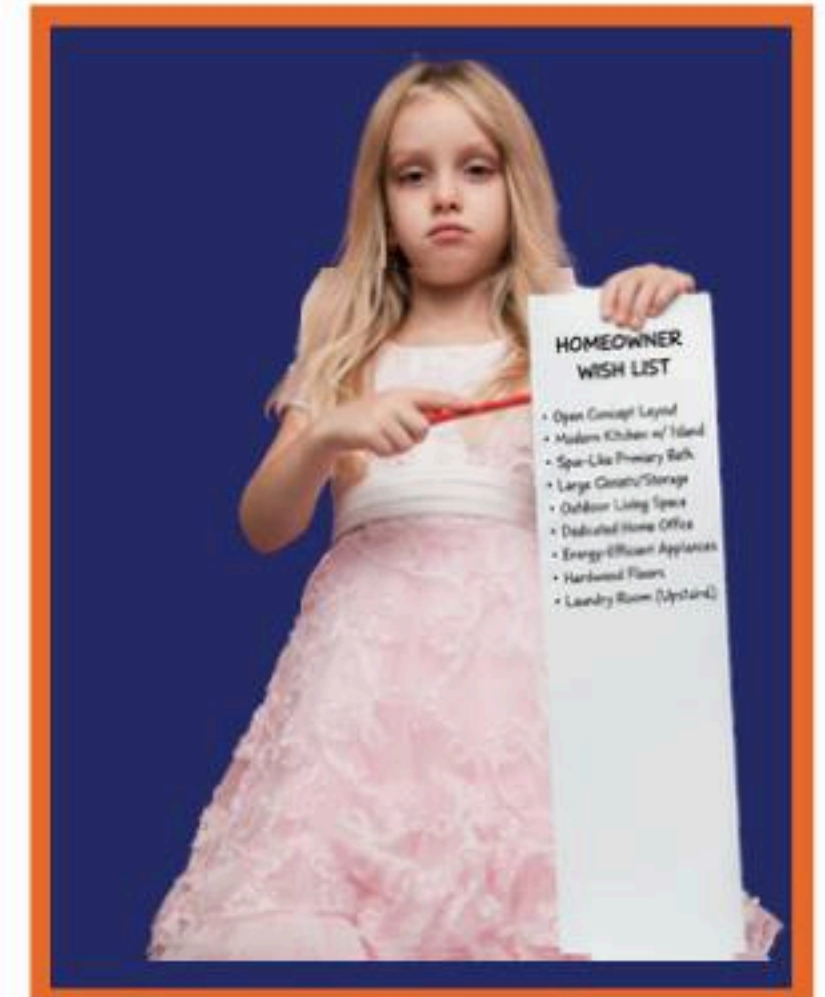
Here's why it matters: when sellers cover the buyer's agent commission, it makes their listing more attractive and keeps the purchase more affordable for buyers especially first-timers who are already covering upfront costs like inspections, appraisals, and moving expenses. It also helps create a smoother transaction, since a represented buyer is more informed, supported, and confident all the way to closing.

That said, sellers aren't required to pay this. As a first-time buyer, you should be aware that in some cases, you may need to pay your agent directly. The good news? As your REALTOR®, my job is to negotiate on your behalf including working to secure seller paid commission whenever possible so you can focus on finding the right home with peace of mind.

WISH LIST

Buying your first home is such an exciting moment- it's your chance to dream big about the life you want. Start by jotting down everything you'd love in a home, no limits. Then, narrow that list to your top 3-5 must-haves.

This little step makes a huge difference. It keeps you focused when we tour homes and helps us zero in on what truly matters most to you. If a pool is on your must-have list, for example, we'll only look at homes that already have one—or ones priced so you can add it. That way, your first home isn't just a house, it's a perfect fit for your lifestyle and dreams.



DOWN PAYMENT

In Houston, you don't need a huge 20% down payment to buy your first home. Many first-time buyers qualify with just 3-5%, and I'll help you find the program that works best for you. The amount you put down will shape your monthly payment, so knowing it early gives you peace of mind.

You'll also set aside earnest money—usually about 1% of the purchase price here. It's your "good faith" deposit to show the seller you're serious, and the best part is it goes straight toward your down payment at closing.

I'll walk you through each step so you feel prepared and excited, not stressed.



New Home WISH LIST

BATHROOMS

KITCHEN

BACKYARD

FAMILY ROOM

FRONT ENTRY

BEDROOMS

MISCELLANEOUS



GET PRE-APPROVED WITH A LENDER BEFORE YOU SHOP!

You've been dreaming about your first home now it's time to take the step that makes it real: getting pre-approved. Think of pre-approval as your "golden ticket."

It shows sellers you're serious, gives you a clear budget, and keeps you from falling in love with homes outside your range. Even if you've been denied before, don't give up there are lenders and programs designed specifically for first-time buyers. And when the right home comes along, that pre-approval letter becomes your proof that you're financially ready.

To make the process smooth, here's what you'll want to bring your lender:

- Pay stubs from the last 2 months
- W-2s or tax returns from the past 2 years
- Bank statements from the last 2 months
- A valid photo ID

Having these documents ready upfront makes everything faster and easier, so you can focus on the exciting part—finding your dream home with confidence.



FIRST-TIME BUYER LOAN OPTIONS

Buying your first home doesn't require perfect credit or a huge down payment. One of the most important things to know is this: **there are programs built to help first-time buyers succeed.**

Too many renters believe the 20% down myth. The truth? Most first-time buyers qualify with much less and there's a loan option for almost every situation.

Popular Loan Options

- FHA Loans: Low down payment, flexible credit.
- VA Loans: 0% down for veterans and active duty.
- USDA Loans: 0% down in rural/suburban areas.
- Conventional Loans: As low as 3% down.

Knowing your loan options gives you more choices, more confidence, and a clear path to homeownership the right program can turn "someday" into today.

THE SMOOTH TRANSITION: RENTING TO BUYING

If you're renting now, your path to becoming a homeowner is usually much simpler than you expect. You don't have to worry about lining up the sale of another property you're free to focus on finding the right home for your next chapter.

Once you close, you'll usually have a little bit of time before your first mortgage payment is due. That built-in cushion gives you breathing room to plan your move, get settled, and ease into homeownership without the stress of paying rent and a mortgage at the same time.

As your REALTOR®, my job is to make this transition smooth and exciting. I'll guide you step by step so you feel confident, supported, and ready to step into the joy of owning your first home.



This is the Best Part... Shopping for Your New Home!

Now the fun part! We'll create a custom search so you see homes that match your must-haves and your budget. The moment a property hits the market, you'll get an instant alert. See something you love? I'll schedule a private showing so we can walk through it together.

To keep the process smooth and enjoyable, here are a few tips:

- Stick to your budget—looking too high can lead to frustration, and I want you excited about what's truly within reach.
- Be respectful during showings—many homes are still occupied, so we'll be mindful, especially if families are present.
- Save the money talk for later—many homes have cameras, so we'll handle pricing conversations privately after the tour.

WITH THESE IN MIND, GET READY YOUR DREAM HOME SEARCH IS OFFICIALLY ON!



Making an Offer

When you find “the one,” this is where I go to work for you. I'll guide you through writing a strong offer, explain each piece of paperwork in plain language, and negotiate on your behalf to get the best terms possible.

My goal is to protect your interests and give you confidence at every step, so you can move forward knowing your dream home is within reach.

YOU'RE UNDER CONTRACT...

Now what?

Once your offer is accepted, the next step is working with the Title Company. Think of them as the coordinator who brings everyone together buyer, seller, agents, and lender to make sure all the paperwork is correct and every box is checked. You don't have to worry about the behind-the-scenes details- I'll walk you through what matters most while they handle the legal and technical side.

THE DETAILS...

01

Earnest Money Deposit: Inspection Period: This is your opportunity to fully check out the home before moving forward. It's strongly recommended to hire a professional inspector who can give the property a thorough review and flag any issues you'll want to know about.

02

Inspection Period: This is your chance to make sure the home is in good shape before moving forward. A professional inspector will check the property top to bottom and point out any issues, so you can make informed decisions with confidence.

03

Appraisal: After the inspection comes the appraisal. Your lender orders this to confirm the home's value matches the price you agreed to pay. It's an important step that protects you from overpaying.

10-DAY

INSPECTION PERIOD: PROTECT YOUR INVESTMENT

For first-time buyers, the inspection can feel a little intimidating but it's not meant to scare you. These aren't roadblocks they're protections.

A professional inspector will check things you'd never think to look at on your own, from the roof and attic to the A/C, plumbing, and electrical systems. Their detailed report shows you what's in good condition and what might need attention.

The best part? If issues come up, you're not stuck. You can ask the seller to make repairs, request a credit, or in some cases walk away with your earnest money protected.

This step is one of the most valuable safeguards you have. It gives you peace of mind, protects your investment, and ensures you're moving forward with confidence.

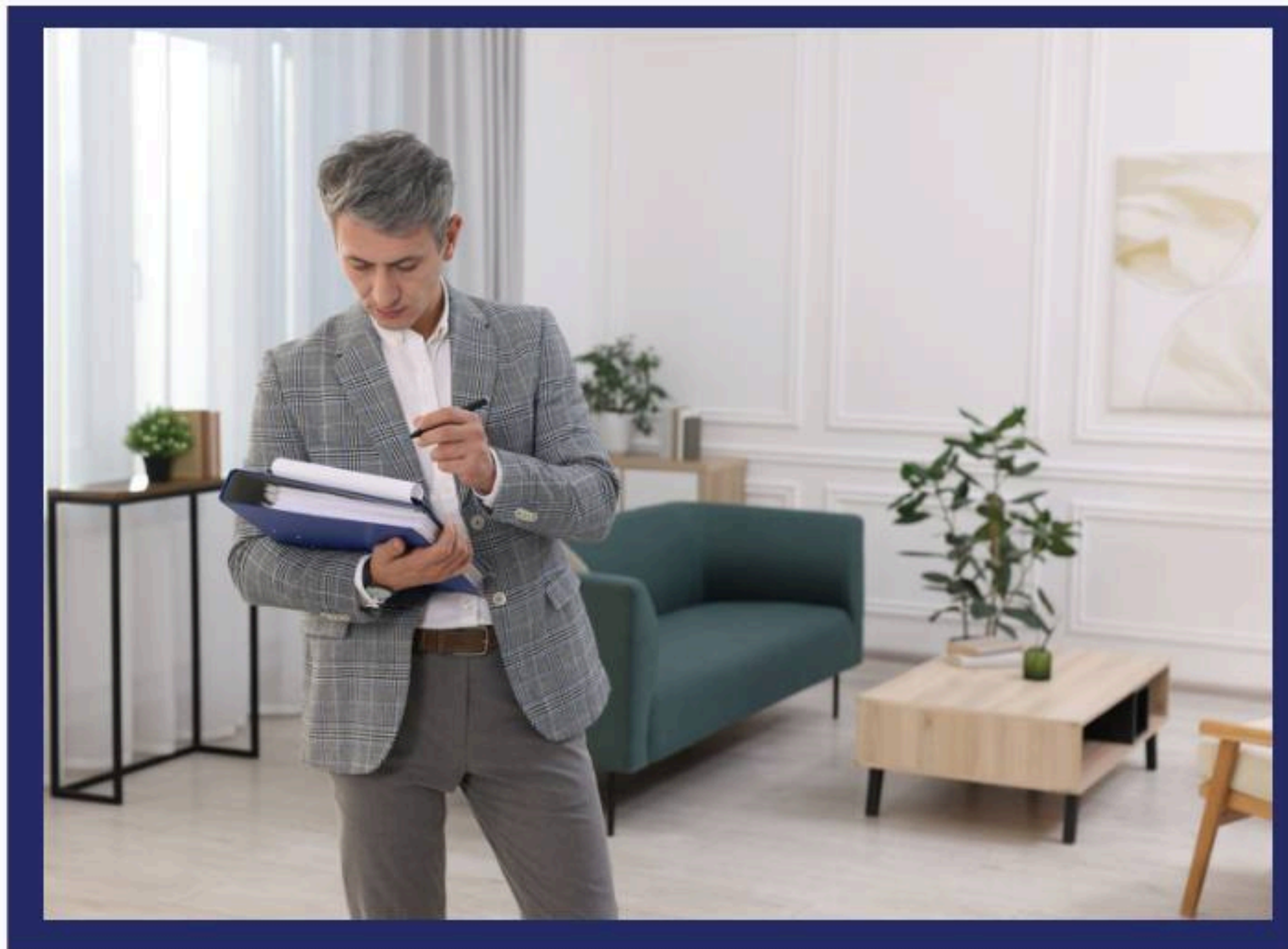


THE APPRAISAL: YOUR SAFETY NET

Once the inspection is behind you, the next safeguard in the process is the appraisal. Just like the inspection protects you from hidden repair costs, the appraisal protects you from overpaying.

Your lender will order the appraisal to confirm that the home's value matches the price you've agreed to pay. If the appraisal comes in lower than expected, you're not stuck—you have options. You can walk away and keep your earnest money, you and the seller can renegotiate, or you can decide if bringing extra funds makes sense for you.

After the appraisal is settled, your earnest money usually becomes non-refundable, which is why this step matters so much. It's one more way to make sure the home you're buying is worth every dollar you're investing.





CONTINGENCY

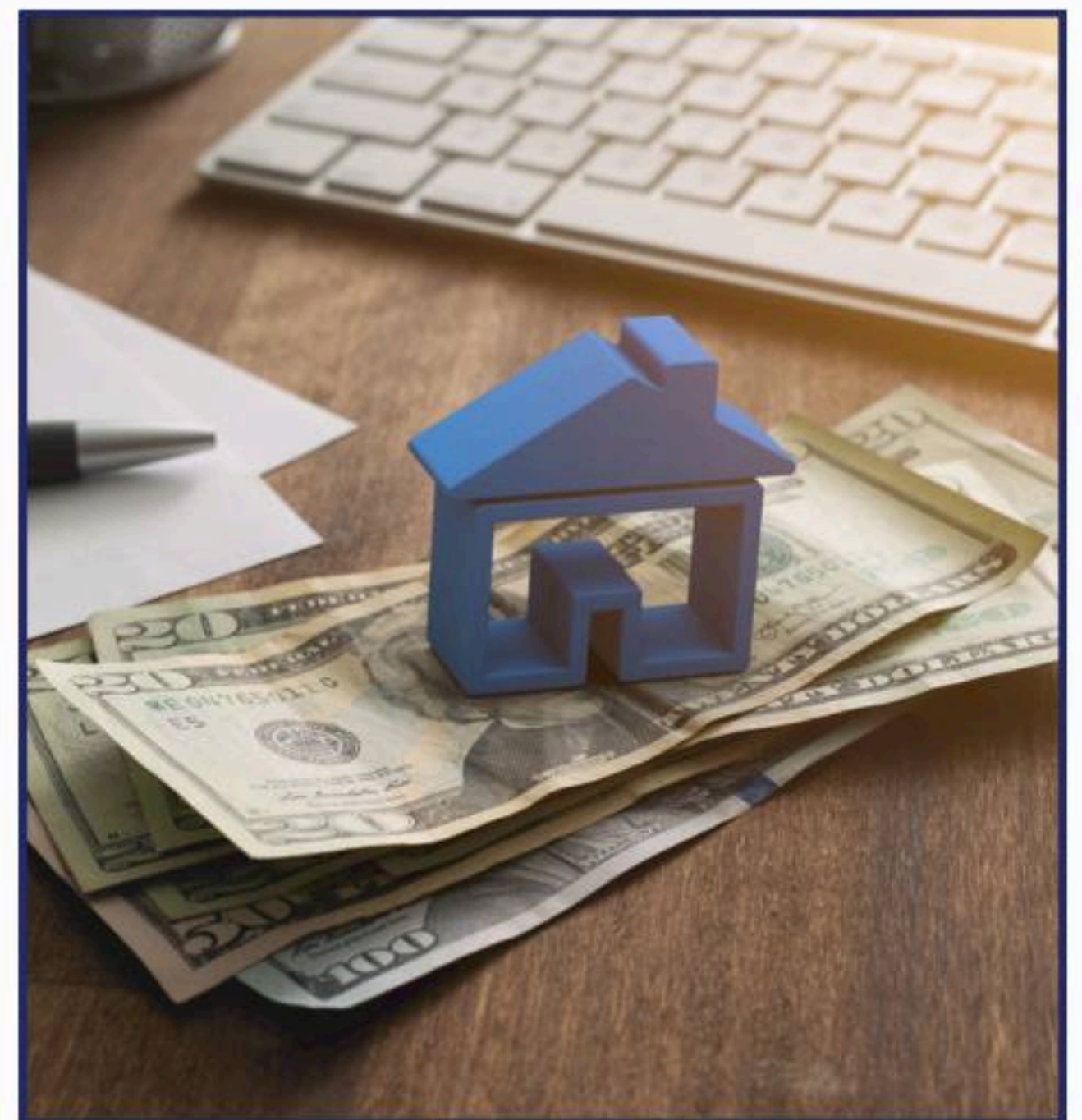
A contingency is simply a condition that must be met before your purchase moves forward. For example, your contract may include contingencies for inspection, appraisal, or loan approval. These give you the chance to make sure everything checks out before your earnest money becomes non-refundable ("hard").

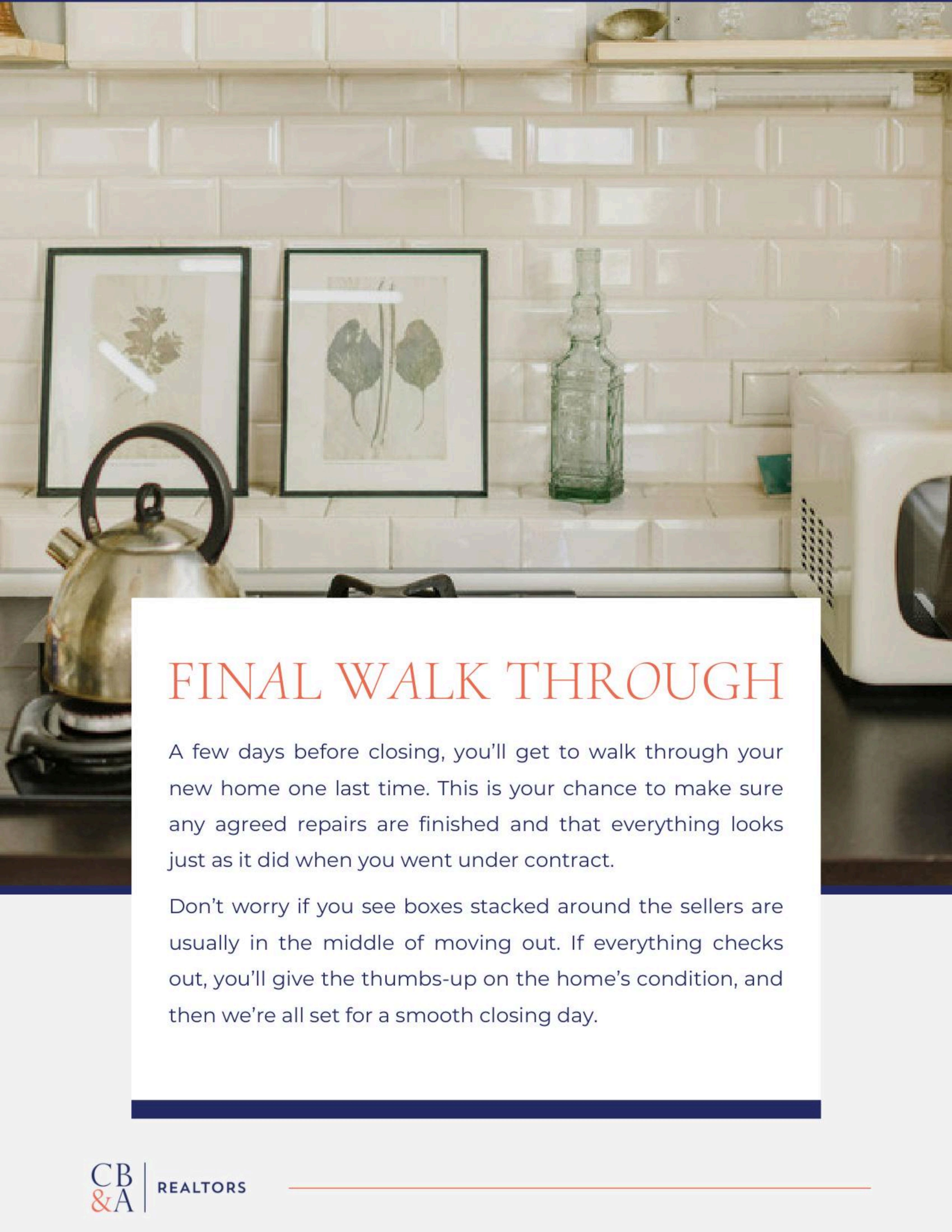
Don't worry I'll walk you through each deadline and keep you on track. The goal is to protect you, not overwhelm you, so you always know exactly what's expected and when.

FINANCING

Once you're under contract, your lender will need certain documents and updates from you, so it's important to stay in close touch. Just as important—avoid making any big purchases during this time. Buying a car, new furniture, or running up credit cards can change your debt-to-income ratio and put your loan approval at risk.

Think of it as a "pause button" on spending. Once we close on your new home, you'll have plenty of freedom to decorate, furnish, or even shop for that new car. For now, staying steady keeps your financing safe and gets you to the finish line smoothly.





FINAL WALK THROUGH

A few days before closing, you'll get to walk through your new home one last time. This is your chance to make sure any agreed repairs are finished and that everything looks just as it did when you went under contract.

Don't worry if you see boxes stacked around the sellers are usually in the middle of moving out. If everything checks out, you'll give the thumbs-up on the home's condition, and then we're all set for a smooth closing day.

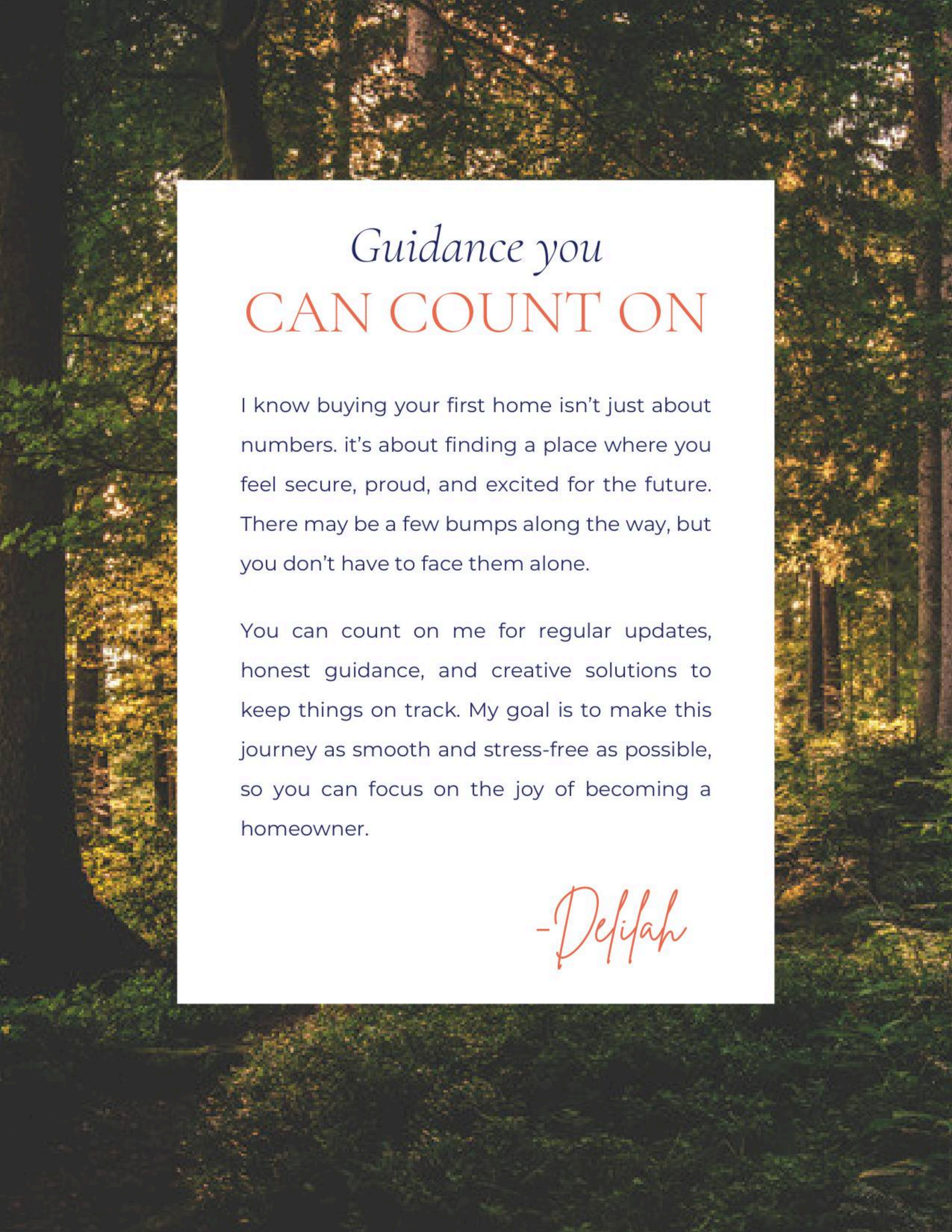


CLOSING DAY

CONGRATULATIONS, YOUR NEW BEGINNING

Closing day is such an exciting milestone... it's when all of your planning and patience finally pay off and you get to call yourself a homeowner. A few days before, the Title Company will have your loan documents ready, and you'll either sign in person or from home with a notary. Most of the paperwork is done ahead of time, so the final step is simple: once the title is recorded and the loan funds, it's official.

That's the moment we've been waiting for keys in hand, photos snapped, and memories ready to begin. And a little bonus: your first mortgage payment usually isn't due for 45 to 60 days, giving you a cushion as you settle in. My job is to make sure you feel confident and ready, so closing day is all about celebrating your new beginning!



Guidance you **CAN COUNT ON**

I know buying your first home isn't just about numbers. It's about finding a place where you feel secure, proud, and excited for the future. There may be a few bumps along the way, but you don't have to face them alone.

You can count on me for regular updates, honest guidance, and creative solutions to keep things on track. My goal is to make this journey as smooth and stress-free as possible, so you can focus on the joy of becoming a homeowner.

-Delilah

what others ARE SAYING



BAGITA29

Delilah was excellent. She made the whole process smoother in purchasing our first home. From the showing (of mutiple houses) to the closing she's been very helpful, accomodating, and knowledgeable. She's got a network of resources that can help while purchasing a home and afterwards. She responds quickly to all our questions. She made sure we're kept in the loop about updates and where we're at in the process of the purchase. I'm really happy she was our realtor. Definitely recommend.



DAYMOND RODRIGUEZ

Delilah was amazing. She always responded she explained everything to my partner and I and we were always up to date on the process. She was very supportive and beginner friendly and she always knew what we wanted in a house. I have for sure found who I will be recommending for friends and family, I couldn't have asked for a better agent.



9211TH

Working with Delilah was pleasant and easy. She was responsive and met us at every appointment. She was knowledgeable and it felt She was doing her best at representing us. He knowledge came in handy when knowing what we should do and what we were were intilte too.



COOLSABINENITRO

Working with Delilah was an absolute pleasure. She guided me through every step of purchasing my house with professionalism, patience, and genuine care. Delilah was always quick to respond to my questions, explained the process clearly, and went above and beyond to make sure everything went smoothly. Her attention to detail and dedication made the experience stress-free and enjoyable. I'm so grateful for her expertise and would highly recommend her to anyone looking for a realtor who truly has their client's best interest at heart.



CB
&A | REALTORS

READY TO SEE
WHAT YOU CAN
REALLY AFFORD?
LET'S CHAT

NO PRESSURE, JUST
POSSIBILITIES.

Set your appointment here:



GET IN CONTACT

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