THE ASTUTE HOME ADVISOR

FREE GUIDE · BUYERS

The Ultimate Guide to Buying a Home in DFW

Find It. Finesse It. Fund It. — the Astute process from first search to closing day.

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The Astute Home Advisor · Refind Realty · DFW

You deserve the Astute Life.

WELCOME

Buying a home is a financial decision, a family decision, and a lifestyle decision all at once. The families who feel best about their purchase are usually the ones who had a plan before they started touring.

This guide follows Michael's three-part process: Find It, Finesse It, and Fund It.

Before You Start: Build Your Plan

- Define your goals: space, schools, commute, and how long you plan to stay.
- Know your comfortable monthly payment, not just the maximum you're approved for.
- Talk with a licensed loan officer early so you understand your options.
- Sign a written buyer representation agreement so you know exactly what your agent does for you and how they're paid.

Step 1: Find It

The right home fits your family today and your finances long term.

- Compare resale and new construction side by side.
- Look at the full cost of ownership: taxes, HOA dues, insurance, and any MUD or PID assessments.
- Visit neighborhoods at different times of day.
- Use a filtered home search, then tour strategically.

Step 2: Finesse It

Once you find the home, the offer and the contract determine how good the deal really is.

Contract term	What it means for you
Price	Based on comparable sales and competition, not just list price.
Earnest money	Deposited with the title company; shows you're serious.
Option fee and period	Buys you the unrestricted right to terminate during that time — use it for inspections.
Seller concessions	Seller help with closing costs or rate buydowns.
Financing terms	Protects you if loan approval doesn't come through as agreed.
Closing date	Coordinated with your lender, move, and lease.

Inspections and Repairs

Schedule a professional inspection early in the option period. Ask about the roof, foundation, HVAC, plumbing, and electrical systems. Then decide whether to request repairs, a credit, a price change, or to walk away.

Step 3: Fund It

- Complete your loan application quickly and send documents when asked.
- Review your Loan Estimate and compare costs.
- Understand cash to close: down payment plus closing costs, minus any credits.
- Lock your rate when your loan officer recommends it.

Protect Your Approval

Until closing: don't open new credit, make large purchases, change jobs, or move money without talking to your loan officer first.

Closing Day

1. **Final walkthrough**
   Confirm the home's condition and agreed repairs.
2. **Verify wiring instructions**
   Call the title company at a known phone number before sending funds — never trust instructions from email alone.
3. **Sign**
   Review and sign documents at the title company.
4. **Get the keys**
   After funding and recording, the home is yours.

After You Move In

- [ ] File your homestead exemption with your county appraisal district
- [ ] Save your closing documents
- [ ] Set up utilities and change the locks
- [ ] Schedule regular maintenance

Where Michael Helps

Michael brings resale, buyer representation, and builder-side new construction experience to every search. When financing questions come up, he can connect you with his preferred loan officer, Tamesia Chatman, so your home strategy and your loan strategy work together.

YOUR NEXT MOVE SHOULD START WITH A STRATEGY

Let's Build Your Plan.

Whether you're buying, selling, building, relocating, or preparing for later, Michael will help you figure out what makes sense for your family before you make the move.

Book a Strategy Call

469-258-6651 michael@astutehomeadvisor.com

You Deserve the Astute Life.

Find It.

The right property, community, and lifestyle fit.

Finesse It.

Price, terms, incentives, and contract strategy.

Fund It.

Payment, cash to close, and financing coordination.
