

THE ASTUTE HOME ADVISOR



FREE GUIDE · BUYERS

25 Insider Secrets to Buying a Home

Practical tips from resale, buyer representation, and builder-side new construction experience.

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The Astute Home Advisor · Refind Realty · DFW

*You deserve
the Astute Life.*

WELCOME

Michael has seen home buying from both sides of the table — representing buyers and working inside builder sales. These are the tips he shares most often with families across DFW.

Planning & Budget

- 1 Set your budget by monthly payment, not maximum approval.
- 2 Include taxes, insurance, HOA dues, and special district assessments in every comparison.
- 3 Keep money in reserve after closing for repairs and life's surprises.
- 4 Get pre-approved before you tour so you can move quickly on the right home.
- 5 Compare Loan Estimates, not just advertised rates.

Searching Smarter

- 6 Decide your must-haves before you fall in love with a kitchen.
- 7 Drive the commute at rush hour.
- 8 Check school boundaries directly with the district.
- 9 Look beyond staging and photos at layout, light, and lot.
- 10 Research flood zones and drainage in the area.

New Construction

- 11 Bring your own agent on your first visit to a builder — the on-site sales team works for the builder.
- 12 Compare incentives: rate buydowns, closing-cost help, and upgrades have different values.
- 13 Ask what's included versus upgraded in the model home.
- 14 Consider move-in-ready inventory homes, which may carry stronger incentives.

- 15 Get an independent inspection even on a brand-new home.

Offers & Negotiation

- 16 Price your offer from recent comparable sales, not just the list price.
- 17 Use the option period wisely — schedule inspections right away.
- 18 Ask for seller concessions when the market supports it.
- 19 A clean, well-organized offer can compete with a slightly higher one.
- 20 Know your walk-away point before negotiating.

Closing Strong

- 21 Don't open new credit or make big purchases before closing.
- 22 Answer lender requests the same day when you can.
- 23 Always verify wiring instructions by phone with the title company.
- 24 Do a careful final walkthrough.
- 25 File your homestead exemption after you move in.

The Astute Difference

Builder representatives know their product. Michael helps buyers understand the entire market — resale, new construction, incentives, and financing — before they choose.

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](#)

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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.

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