

# BUYER'S GUIDE



COURTNEY THOMAS ROGERS  
REALTOR® (817) 999-4619

WWW.COURTNEYTHOMASHOMES.COM  
HOMES@COURTNEYTHOMASHOMES.COM



LET'S BEGIN

# What Does It Mean to Own A Home?

Owning a home means the house belongs to you. It's a place where you can live, make memories, and decorate however you want.

## Why Owning a Home Is Awesome!

- Build Wealth: When you pay your mortgage, you're building equity, which means you own more of your house over time.
- Make It Yours: Want to paint your room purple? Go for it—it's your house!
- Feel Secure: You don't have to worry about rent going up or landlords making rules.



## STEP 1

# Getting Ready to Buy...Check Your Money!

Look at your budget. Do you have enough money saved? Make sure your credit score is good because that helps you get a loan with lower interest rates.

### SAVE FOR A DOWN PAYMENT

**Down Payment:** This is the first big payment you make when you buy a house. It's usually 3% to 20% of the price.

**Closing Costs:** These are extra fees you pay to finalize the purchase. They're about 2% to 5% of the house price.

### GET PRE-APPROVED FOR A LOAN

A pre-approval shows sellers that a bank is ready to lend you money. It also tells you how much house you can afford.



## STEP 2

# What Kind of House Do You Want? Make a List

Think about what you need and what you'd like to have.

### FOR EXAMPLE:

**Needs:** 3 bedrooms, close to work.

**Wants:** A big backyard, a pool.

### PICK THE PERFECT NEIGHBORHOOD

What's important to you? Check out schools, parks, stores, and how long it takes to get to work.

### LEARN ABOUT THE MARKET

Sometimes houses sell fast and for a lot of money. Other times, you might find better deals. Your real estate agent can help you understand what's happening.



## STEP 3

# Finding Your Dream Home...Work with a Real Estate Agent

A real estate agent is like your guide. They know the area and can help you find houses that fit your budget and needs.

### **START YOUR SEARCH**

- Look online at home listings.
- Visit open houses with your agent to see homes in person.
- Take notes and pictures so you remember what you like.

**Courtney Thomas Rogers**  
**817-999-4619**

A photograph showing two people shaking hands over a wooden desk. A laptop is visible in the foreground, slightly out of focus. The person on the left is wearing a dark blue patterned shirt and a wooden bead bracelet. The person on the right is wearing a black long-sleeved shirt. The background is a plain, light-colored wall.

## STEP 4

# Making an Offer... Decide on a Price

Your agent will help you figure out how much to offer based on the home's value and what other homes are selling for in that area.

### **NEGOTIATE**

You can ask for things like repairs or for the seller to help pay closing costs.

### **WHAT HAPPENS NEXT**

If the seller accepts your offer, you'll sign a contract and start working on the next steps.

**Courtney Thomas Rogers**  
**817-999-4619**



STEP 5

# Checking the House Inspection Time!

**HIRE AN INSPECTOR** to check for any problems with the house, like plumbing, electrical, roof or broken appliances. This can save you money later.

## **APPRAISAL**

The bank will order an appraisal to make sure the house is worth what you're paying for it. If it's not, you might have to renegotiate.

**Courtney Thomas Rogers**  
**817-999-4619**

STEP 6

# Finalizing the Loan Loan Approval

The bank will review your finances and the house details. Make sure to send them any documents they need quickly.

## **FINAL WALKTHROUGH**

Before you close, visit the house to make sure everything is as it should be. Check for any problems that need fixing.

**Courtney Thomas Rogers**  
**817-999-4619**



## STEP 7

# Closing Day Sign the Papers

**CLOSING DAY** is when you sign all the documents to officially buy the house. Don't worry—your agent will explain everything.

### GET THE KEYS

Once everything is closed and funded, the house is yours, and you'll get the keys.

## CONGRATULATIONS!

**Courtney Thomas Rogers**  
**817-999-4619**



## STEP 8

# Living in Your New Home...Save for Emergencies!

Things might break, so it's a good idea to keep some money aside for repairs.

### TAKE CARE OF YOUR HOUSE

Clean regularly and fix little problems before they become big ones.

### GET TO KNOW YOUR NEIGHBORS

Say hi and introduce yourself. Having good neighbors can make your new neighborhood feel like home.

**Courtney Thomas Rogers**  
**817-999-4619**



# LET'S START THE PROCESS!



COURTNEY THOMAS ROGERS  
REALTOR® (817) 999-4619

WWW.COURTNEYTHOMASHOMES.COM  
HOMES@COURTNEYTHOMASHOMES.COM