



THE ULTIMATE HOMEBUYER'S ACTION PLAN

YOUR STEP-BY-STEP GUIDE TO STREAMLINING THE
PROCESS, TRACKING YOUR PROGRESS, AND SECURING YOUR
TEXAS HOME.

PREPARED BY

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INTRODUCTION

Buying a home is one of the most significant financial moves you will make. It requires strategy, precision, and an agent who advocates fiercely for your interests.

This action plan will guide you through the exact steps needed to secure your property while minimizing stress and maximizing your buying power.

Beyond the five phases, this packet now walks you through what actually happens once your offer is accepted: the option period, inspection, appraisal, and closing week in Texas, plus the moves that save you money after you get the keys. Choosing the right loan matters as much as choosing the right house: the [Loan Comparison Packet](#) breaks every program down side by side, if you're a recent graduate, the [Recent Grad Homebuyer Guide](#) shows how to qualify without two years of work history, and if this is your first purchase, the [First-Time Homebuyer Playbook](#) covers the Texas programs that put up your down payment.

YOUR NEXT STEP

START YOUR BUYER INTAKE

Tell me your timeline, budget, and must-haves. I build your search and pre-approval game plan from your answers.

movingtexas.ai/buyer-intake

THE 5-PHASE PROCESS



PHASE 1: GATHER YOUR INTEL

Before we execute, we need your paperwork in order. Having these ready will streamline your pre-approval and put you ahead of the competition. Gather W-2s, pay stubs, bank statements, and ID.



PHASE 2: TARGET IDENTIFICATION

Once pre-approved, we hunt down properties that meet your exact criteria. We map out non-negotiables, analyze market data, and tour properties looking beyond the staging.



PHASE 3: STRATEGIC OFFER

We craft a competitive offer designed to win without overpaying. We leverage earnest money, contingencies, and aggressive negotiation.



PHASE 4: INSPECTION & APPRAISAL

Verifying the home's condition and value before finalizing the deal. We negotiate repairs or credits for major defects found during the inspection.



PHASE 5: CLEAR TO CLOSE

The final steps to getting your keys. We conduct a final walkthrough, review the closing disclosure, and sign the final documents. The house is yours!

PRE-APPROVAL CHECKLIST

WHAT TO GATHER NOW

- ✓ Last 2 years of W-2s or 1099s
- ✓ Recent pay stubs (last 30 days)
- ✓ Bank statements (last 2 months, all accounts)
- ✓ Copy of Driver's License or ID
- ✓ If Veteran: DD-214 & Certificate of Eligibility (COE)

UNDER CONTRACT IN TEXAS

The offer got accepted. Congratulations, and now the clock starts. The stretch between "under contract" and "keys in hand" is where deals are protected or lost, and it runs on deadlines. Here is exactly what happens in Texas, in order, and where I run point for you.

1

THE OPTION PERIOD

In Texas, a small option fee buys you an unrestricted right to terminate the contract for a negotiated number of days. This is your escape hatch. We schedule the inspection immediately so every finding lands inside this window, while you still hold all the leverage.

2

INSPECTION & REPAIR NEGOTIATION

A licensed inspector works the house top to bottom: roof, foundation, electrical, plumbing, HVAC. We turn the report into a repair request or a price concession, and I tell you straight when an issue is a walk-away versus a bargaining chip.

3

THE APPRAISAL

Your lender orders an independent appraisal to confirm the home is worth what you're paying. If it comes in low, you have three plays: renegotiate the price down, cover the gap with additional cash, or walk away under your contract protections. We decide the strategy with comps in hand, not under pressure.

4

UNDERWRITING: THE QUIET PERIOD

The lender verifies everything about your finances one more time before final approval. Don't open new credit, make large deposits or withdrawals, or change jobs without a heads-up. Quiet finances close on time.

5

CLEAR TO CLOSE

Underwriting signs off, the file is done, and the title company schedules your signing. From here it's logistics, not suspense.

6

THE CLOSING DISCLOSURE

Federal law gives you a minimum of 3 business days to review the final numbers before signing. We compare it line-by-line against your Loan Estimate so nothing on that page is a surprise.

7

CLOSING DAY

Bring a government ID and your funds arranged with the title company in advance. Sign, fund, and take the keys. The house is yours.

SECURITY WARNING

Wiring instructions NEVER change by email.

Wire fraud targets homebuyers during closing week. Before wiring anything, call the title company at a phone number you already have, not one from an email, and confirm the instructions verbally. Then call me. A five-minute call protects your life savings.

YOUR NEXT STEP

THE 15-POINT FINAL WALKTHROUGH

Run it before you sign: verify repairs, systems, and everything that conveys.

movingtexas.ai/final-walkthrough

AFTER THE KEYS

Closing day isn't the finish line; it's the handoff. Knock these out in your first few weeks as an owner and you'll bank savings for years.

FILE YOUR HOMESTEAD EXEMPTION

Texas homeowners can file Form 50-114 (Residence Homestead Exemption) with the county appraisal district after closing. It's free and lowers your property tax bill every year you live in the home. It's one form, filed once, and it keeps paying you back for as long as you own the house.

Never pay a third-party service to file this; it's a free form.

Then handle the logistics: get every utility switched into your name before move-in day, and work the address-change list (USPS, driver's license, insurance, banks, subscriptions) before the mail starts going to the old place.

YOUR NEXT STEP

SAN ANTONIO UTILITY SETUP GUIDE

Every provider, phone number, and gotcha. Set up service before closing day.

movingtexas.ai/utility-setup

YOUR NEXT STEP

CHANGE OF ADDRESS CHECKLIST

USPS, driver's license, insurance, subscriptions. The full list in one place.

movingtexas.ai/change-of-address

YOUR TEAM

A home purchase runs on a crew, not one person. Here's who does what, and I quarterback all of them so you only ever need to call me.

- ✓ **David Torres (your agent):** strategy, negotiation, showings, and coordination of everyone below. Your single point of contact from first tour to closing table.
- ✓ **Your lender:** pre-approval, rate lock, and loan processing. A responsive local lender who answers the phone on a Saturday can be the difference in a competitive offer.
- ✓ **Title & escrow company:** holds your earnest money, clears the title, and runs closing day.
- ✓ **Home inspector:** vetted, thorough, and honest. Reports in plain English with photos, so you know exactly what you're buying.
- ✓ **Insurance agent:** homeowners policy quoted and bound before closing, because your lender requires proof of coverage to fund.

Every one of these professionals is working your file at the same time, and the deadlines in your contract don't wait for any of them. My job is keeping them synchronized (inspection ordered inside the option period, appraisal tracked, underwriting fed, title clear) so the process feels calm on your end even when it's moving fast behind the scenes.

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Mission Ready? Let's Execute.

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Call or text me to get started today.



BOOK A CALL



CALL / TEXT NOW

START YOUR BUYER INTAKE