



A BUYER'S GUIDE

25 Insider Secrets on Home Buying

Tricks of the trade from seasoned real estate pros — the small, smart moves that help you buy a better home for less stress.

Prepared for home buyers across the greater Houston area



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START HERE

A little insider know-how goes a long way.



Real estate pros pick up dozens of small lessons over the years — the kind of practical wisdom that makes a big purchase feel manageable. This guide hands you 25 of them up front, so you can shop like someone who's done it before.

We've grouped the tips into the natural order of a home search: getting your money right, doing your homework, the hunt itself, things to keep in mind along the way, and a smooth finish at the closing table.

None of these are complicated. Together, they're the difference between a stressful scramble and a confident, well-paced buy. Let's get into it.

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SECTION 1

Finances first

Before you fill your weekends with open houses, get your money in order. The state of your finances decides how much home you can afford, what loan you'll qualify for, and how strong your offers can be. These five moves give you a real head start.

1

Let your money stay put

Avoid big purchases or new debt in the months before mortgage approval. A new car loan can shrink what you qualify for at the worst possible moment.

2

Check and strengthen your credit

Your credit score shapes your rate and your odds of approval. Review it early and clean up what you can — small improvements pay off at closing.

3

Get pre-approved

Pre-approval speeds everything up and signals to sellers that you're serious. It's the step that makes your offer real.

4

Factor in the sleeper costs

Beyond the down payment, plan for closing costs, the inspection, property taxes, and moving fees. They add up — budget for them now.

THE FIFTH SECRET

Create a realistic budget — and a comfortable one — before you start hunting. Decide the monthly payment you can truly live with, including taxes and insurance, so you never fall for a home that quietly breaks your budget. Comfort beats maximum, every time.

SECTION 2

Do your homework

A little research up front prevents a lot of heartache later. The last thing you want is to close and then discover something you could have known. These five habits keep surprises to a minimum.

Research that pays off



Decide on a location

Start with your ideal area — it narrows your whole search and keeps you focused on homes that actually fit your life.



Mind the school districts

Even without kids, school quality affects long-term resale value, so it's worth weighing in any neighborhood.



Spend time in the neighborhood

Visit at different times of day to get a real feel for traffic, noise, and the community before you commit.



Make a wish list, then browse online

Decide your must-have features, then scan listings to see what's out there and sharpen your search.

LOCAL INSIGHT

In the Houston area, neighborhoods can change feel within a few miles — and property taxes, flood risk, and HOA rules vary right along with them. A drive-through at rush hour and a quick check of an area's specifics tell you more than any listing photo ever could.

Happy home hunting

House hunting takes patience and an open mind. Keep it fun by pacing yourself and staying curious — most buyers see several homes before finding the one. These five tips keep the search productive instead of exhausting.

Smart hunting habits

- ✓ Work with a local agent who can guide you from first showing to closing
- ✓ Set aside real time for the search so you don't burn out partway through
- ✓ Visit open houses — a home often feels different in person than online
- ✓ Stay flexible and picture the possibilities; paint and small updates are easy

One more for the road

Take your own photos and notes.

Professional listing photos can flatter a home and skip its flaws. Your own pictures and quick notes after each showing help you compare honestly once they all start to blur together.

PACE YOURSELF

Seeing several homes before you choose is completely normal — it's how you learn what you actually want. Treat early showings as research, not pressure. The right home is worth a patient, open-minded search.

SECTION 4

A few things to keep in mind

As you zero in on a home, a handful of factors deserve a second look — the ones that affect your wallet and your peace of mind long after move-in day. Keep these five in view as you weigh your options.

Don't overlook these



HOA fees and rules

If a home is in a homeowners association, factor the dues — and the rules — into your decision. They affect both cost and lifestyle.



Property taxes

Research the taxes for the specific area and build them into your budget so they're never a surprise.



You can't predict the market

The market ebbs and flows unpredictably. Time your search around your own readiness, not an attempt to beat the market.



Beware bidding wars

If competition heats up, it's tempting to overspend. Stick to the budget you set so you avoid hardship later.

THE FIFTH THING

Consider future developments. If your potential home borders undeveloped land, find out what's planned there — new construction nearby can change property values and your day-to-day quality of life, for better or worse. It's a simple question that prevents a big surprise.

SECTION 5

Closing like a pro

The final steps can feel stressful, but with a good agent and a little insider knowledge, you can close smoothly. These five moves carry you across the finish line.

1

Prepare for closing.

Closing can take several weeks from accepted offer to keys. Ask your agent how the process works so you can plan ahead and keep things on schedule.

2

Avoid border disputes.

Consider a land survey before closing so you and your future neighbors agree on exactly where the property lines fall — it prevents headaches later.

3

Square away home insurance early.

Line up your coverage well before closing to avoid last-minute hiccups. In our area, flood and windstorm coverage especially deserve early attention.

4

Choose your loan term thoughtfully.

A shorter loan can save on interest but raises the monthly payment. Weigh which term fits your budget and goals — your lender can model both.

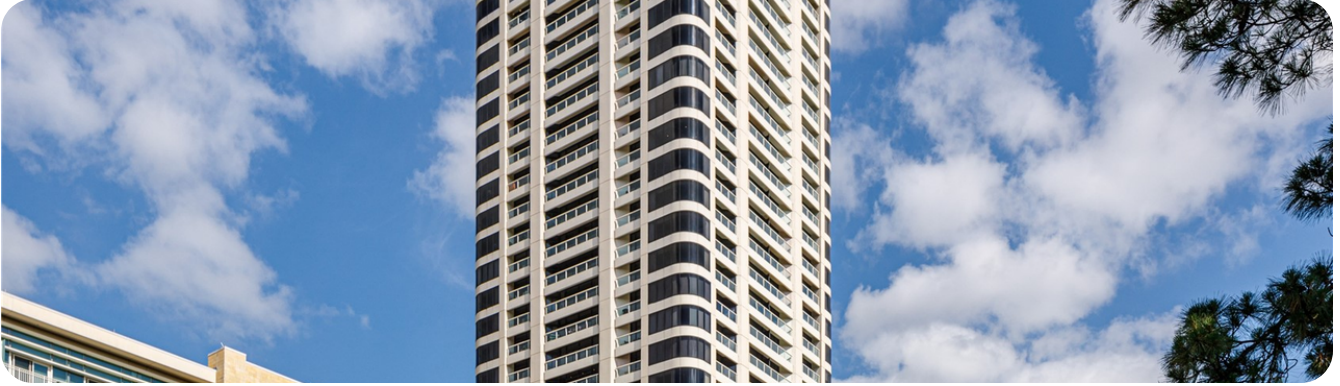
5

Do the final walk-through.

You're usually entitled to a last look within about a day of closing. Don't skip it — confirm everything's in order and agreed-upon repairs are done.

LET'S TALK

Work with Allen



The home-buying process can be both exhilarating and overwhelming. With an experienced agent in your corner, you get the support — and the insider know-how — to handle every step with confidence. Nothing beats having someone who's done this many times before.

Want a pro in your corner?

Whether you're not sure where to start or you just need a sharp negotiator for the home you've found, let's talk. I'm always happy to answer questions and share the kind of practical, on-the-ground advice that makes buying easier. No pressure — just honest help. When would be a good time to connect?

Reach out for a free, no-pressure consultation

Call or text: (832) 709-2540 · allen@allenmarkel.com · allenmarkel.com

If the smartest move is to wait or keep looking, I'll tell you that plainly. My job is to help you make the right call — not just any call.