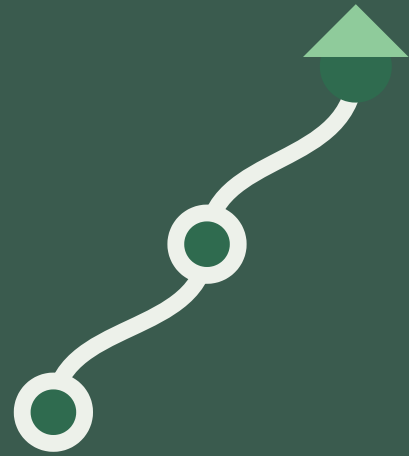


A BUYER'S GUIDE

The Ultimate Guide to Buying a Home

The whole journey in one place — from getting ready, to finding the one, to the offer, the inspection, and the keys in your hand.



Prepared for home buyers across the greater Houston area



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Educational guide — current as of 2026. Market figures, lending terms, and programs change over time; the principles here do not. Not financial, tax, or legal advice — confirm specifics with a trusted lender, tax professional, or attorney. Equal Housing Opportunity. If your home is currently listed with a REALTOR® or broker, please disregard any solicitation — this is shared for education, not to interfere with an existing agreement.

START HERE

One home, one journey, broken into clear stages.



Buying a home can feel like a hundred moving parts at once. It isn't, really. It's a handful of stages that happen in order, and once you can see the whole path laid out, the overwhelm fades and a plan takes its place.

This is your map from start to finish: getting financially ready, lining up your money, finding the right home, making a smart offer, protecting yourself through the inspection and appraisal, and finally closing and moving in.

Read it front to back for the big picture, or jump to the stage you're in. Either way, you'll come out knowing what happens next — and that's most of what it takes to buy a home with confidence.

WHAT'S INSIDE

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STAGE 1

Get ready

Before you tour a single home, set a solid foundation. The buyers who feel calm later are the ones who did this groundwork first — it's the least glamorous stage and the most important.

Lay the groundwork



Know your comfortable number

Look at your debt-to-income picture and decide what monthly payment lets you live well, not just what a lender's maximum allows.



Tend to credit and savings

A stronger credit score and a cash cushion open up better loan options. Avoid big new purchases in the months before you apply.



Make a real wish list

Separate your true must-haves from your nice-to-haves so you can move quickly and confidently when the right home appears.



Choose your location

Narrowing the where — and visiting at different times of day — focuses your whole search and saves weeks of wandering.

TEXAS ADVANTAGE

No state income tax, plus a homestead exemption that lowers your primary home's taxable value and caps how fast it rises, tip the rent-versus-buy math toward owning here. Property taxes run higher than in some states, though — so build the full monthly cost into your plan from day one.

STAGE 2

Line up the money

Financing is where most first-timers feel lost — and where a trusted lender turns confusion into a clear plan. You don't need to master mortgages; you need pre-approval and an honest picture of your true monthly cost.

1

Get pre-approved before you shop

A lender reviews your finances and tells you what you can borrow. A pre-approval letter is what makes your offer real to sellers — never tour seriously without one. It also keeps you from falling for homes outside your range.

2

Don't assume you need 20% down

Several loan types let qualified buyers put down far less, and some — VA for those who served, USDA in eligible areas — can require nothing down. Ask about down-payment assistance through state, local, and first-time-buyer programs, too.

3

Plan for the sleeper costs

Beyond the down payment, budget for closing costs, the inspection, property taxes, insurance, and moving. These "sleeper costs" surprise buyers who only planned for the down payment — so plan for them now.

STEER SPECIFICS TO A PRO

Rates and program details shift constantly, so the real numbers come from a trusted lender, not a guide. Get pre-approved early, ask what your full payment — loan, taxes, and insurance — would be, and let me help you understand the answers in plain language.

STAGE 3

Find the right home

Now the fun part. With your budget set and financing lined up, you can shop with focus instead of guesswork. House hunting rewards patience and an open mind — most buyers see several homes before finding the one.

Shop smart



Work with a local agent

An experienced REALTOR® guides you from search to closing and knows what's happening street by street, not just nationally.



Browse online, then go in person

Listings narrow your list, but a home can feel completely different once you're standing in it. Visit the ones that fit.



See past the paint

Stay flexible — cosmetic changes are easy to picture. Focus on the layout, the location, and the bones, which are hard to change.



Take your own notes and photos

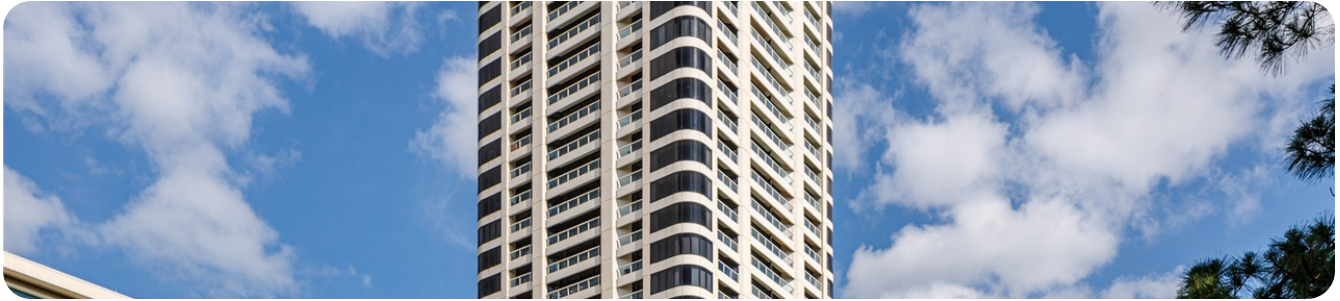
After several showings they blur together. Your own pictures and quick notes help you compare clearly later.

DON'T TRY TO TIME THE MARKET

The market ebbs and flows, and no one can perfectly call the top or bottom. Plan your search around your own readiness — your finances, your timeline, your life — rather than chasing a perfect moment that may never arrive. A good home you can comfortably afford beats a guess.

STAGE 4

Make the offer



Offer with a strategy

Your agent helps you read recent nearby sales, the home's time on the market, and any competing offers to land on a price that's strong but smart — not a number pulled from thin air.

Know your ceiling

Decide your walkaway number before you write the offer. If a bidding war heats up, that line protects you from overspending in the heat of the moment.

Terms matter, not just price

Closing timeline, what conveys with the home, and contingencies can be as valuable as the dollar amount. A skilled negotiator wins on the whole package.

Lean on your agent here

This is where good representation earns its keep — crafting an offer that appeals to the seller while keeping your interests firmly protected.

STAY DISCIPLINED

An accepted offer is exciting, but don't let momentum push you past your budget. Sticking to the number you set in Stage 1 — even when emotions run high — is what keeps your new home a joy instead of a financial strain.

STAGE 5

Inspect, appraise, close

The final stretch is about protecting yourself and crossing the finish line. None of it is complicated, and your team handles most of the moving pieces.

1

Always get a licensed inspection.

A professional inspector finds what a walkthrough can't. Use the findings to negotiate repairs, a credit, or a price adjustment — that's a normal, expected step.

2

Let the appraisal do its job.

Your lender's appraisal confirms the home is worth what you're paying. It protects you and the lender from overpaying, and it's part of how the loan gets finalized.

3

Line up insurance early.

In much of the Houston area, flood, windstorm, and hurricane coverage shape your true monthly cost. Get estimates before closing so there are no surprises and no delays.

4

Do the final walk-through.

Within about a day of closing, you're usually entitled to a last look. Confirm the home is in the agreed condition and any promised repairs are done.

5

Close, then settle in.

Closing is typically one meeting to sign. Once it's done, the home is yours — change the locks, plan your move, and enjoy the place you worked for.

LET'S TALK

Work with Allen



This guide gives you the map. I help you actually walk it — at your pace, with honest answers at every fork in the road. Whether you're just getting ready or already touring homes, you don't have to figure it out alone.

Wherever you are in the journey, let's talk.

Tell me which stage you're in and I'll meet you there — helping you get ready, connecting you with a trusted lender, lining up showings, or sharpening an offer. I'll put real, current numbers in front of you so you can decide with confidence. No pressure, no pitch. 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 waiting or renting a little longer is the smarter move for your situation, I'll tell you that honestly. My job is to help you make the right call — not just any call.