GO

LET'S TALK GAME PLAN

A quick sit-down to map your budget, must-haves and timeline. No pressure. Just a plan.

2

GET PRE-APPROVED

Send your lender W-2s, pay stubs, bank statements and tax returns. Know exactly what you can afford. I'll connect you with lenders I trust.

3

FIND YOUR HOME

Time to shop! Resale or new construction, we tour homes that fit your family's wants and needs.

4

MAKE AN OFFER

We write a strong offer with the price and terms that matter to you. Then I negotiate to get you the best deal.

5

UNDER CONTRACT

Offer accepted! Within 3 days, your earnest money and option fee go to the title company. Deep breath. You've got this.

6

OPTION PERIOD

Inspections happen here. We review every detail together and renegotiate if needed. Bring family along for a second look!

20

POST-CLOSING

You can't shake me now! I'll check in on your home anniversary, and I'm here for every question.

19

GET SETTLED

Utilities, trusted vendors, local favorites. I'll help you feel at home fast.

18

HOMESTEAD EXEMPTION

File with your county appraisal district after you move in. It can lower your property taxes every year.

17

KEYS IN HAND

Congratulations, homeowner! Welcome to your family's next chapter.



BRYNDON FITZGERALD

REALTOR®

Family homes · New construction · First-time buyers · VA loans

THE ROAD TO

HOMEOWNER

Your step-by-step game plan for buying a home in DFW. I'll be with you every move.

Get Ready · Under Contract · Lender & Title · Closing · Home Sweet Home

PLAY IT SMART

- ✓ Keep your job steady
- ✓ Pay down debt before you apply
- ✓ Keep your credit clean and on time
- ✓ Save for down payment and closing costs
- ✓ Veterans: ask about VA loans. $0 down may be on the table

DON'T LAND ON THESE

- × Buying a car, furniture or opening new credit
- × Changing jobs or income sources
- × Missing or late payments
- × Moving big money or opening and closing accounts
- × Co-signing a loan or card for anyone
- × Skipping documents your lender asks for

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7

INSURANCE QUOTES

Shop homeowners insurance early. Compare a few quotes and send your pick to your lender well before closing.

8

APPRAISAL ORDERED

Your lender orders the appraisal, usually after the option period. The appraiser confirms the home's value.

9

PROCESSING

Your lender verifies income, job, credit and assets. Answer their requests fast to keep things moving.

10

TITLE & SURVEY

The title company makes sure the home is free of liens and claims. The survey confirms your property lines.

16

CLOSING DAY

Sign, fund, celebrate! Always call the title company to confirm wire instructions before sending money.

15

FINAL WALK-THROUGH

One last look before signing to make sure the home is in the condition we agreed on.

14

CLEAR TO CLOSE

Final countdown! Your loan is approved and documents head to title. Let's set your closing day.

13

LOAN COMMITMENT

Conditional approval! Send any last documents. I know they ask for a lot. You're almost there.

12

APPRAISAL REPORT

Value is in! We review it together and check for any repairs the lender requires.

11

UNDERWRITING

Scary word, simple job. The underwriter reviews you, the appraisal and the title to approve your loan.