

THE COMPLETE GUIDE TO BUYING IN DFW

VERONICA
YEARY

EL PRÓXIMO CAPÍTULO,
BELLAMENTE ESCRITO
THE NEXT CHAPTER,
BEAUTIFULLY WRITTEN

Before You Tour a Single *House*

Your real number, your loan and the right
order to buy your home in Dallas-Fort Worth.
Explained step by step, with me.

YOUR STEP-BY-STEP GUIDE TO BUYING

Call or text

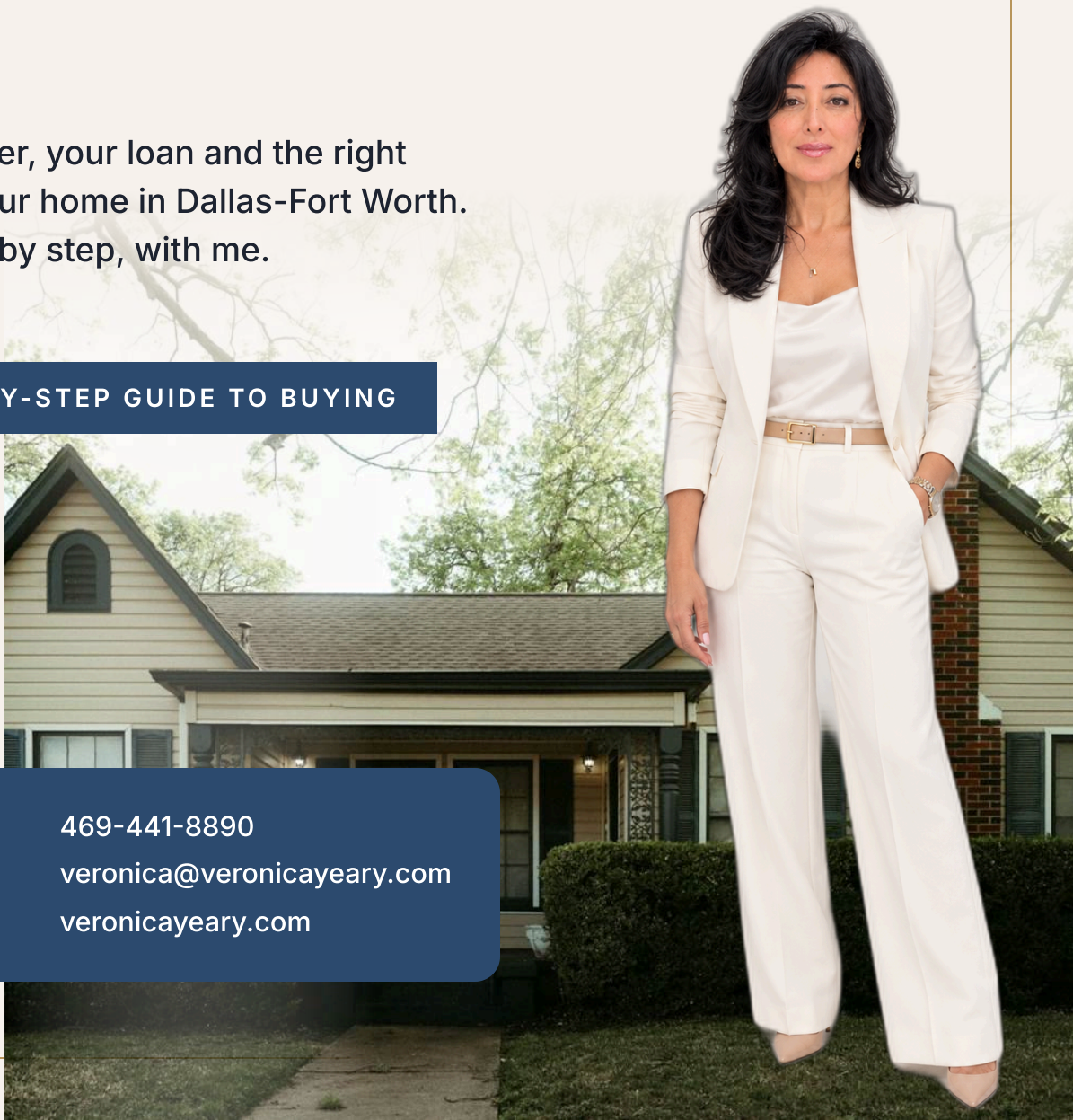
469-441-8890

Email

veronica@veronicayeary.com

Website

veronicayeary.com



How to use this guide

The houses come last. First you understand where you stand, and then we go looking.

This guide follows the same order I use with every family who buys with me. Read it front to back the first time. After that, use it as a workbook: it has pages for your numbers, your paperwork and your notes on every house you see.

Read with a pen

Mark anything that doesn't make sense. That's where we start.

Fill in the pages

Your numbers stay in your guide until you decide to share them.

Bring your questions

There are no silly questions here. Every one has an answer.

A letter before we start

A lot of families come to me saying the same thing: "Can you help me? Because I've already been told nobody can." If someone told you no, here's what I want you to know on page one. A no doesn't always mean it can't be done. Often it means nobody sat down and read your paperwork carefully.

I've worked in real estate since 2010, and I handle the whole process myself. No hand-offs to an assistant, no being passed from one person to the next: whoever does the work is the one who explains it to you, from the first conversation to after the keys.

My goal is simple. On signing day, you should be able to explain your own purchase to someone else. When you understand it, you can decide with a clear head.

"I'm not here to sell you a house. I'm here to show you how it works, and you decide."

Veronica

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CHAPTER

01

The conversation *before the house*

Before we look at a single house, we look at your whole situation. That way every house you tour fits a number you already understand.

IN THIS CHAPTER

My process in 5 steps · If you've been told no · Renting or buying · Your self-check

My process, step by step

That's the name of the way I work. Five steps, always in this order.

1

The conversation, not the house

It takes about half an hour, and it usually runs longer. I walk you through the whole process and, if you want to keep going, I give you the list of documents. We don't look at houses that day.

2

The paperwork and the right lender

You bring your documents, I read them, I answer every worry, and I match you with the right lender for your situation. The lender makes the decision.

3

I teach you the whole process

Option period, inspection, appraisal, title and closing, before they happen. Nothing catches you off guard.

4

A search with a plan

Once the lender has answered, we go see houses, with a number you understand.

5

Never alone at the signing

I'm with you at closing, and nobody signs what they don't understand. I'm still here afterward.

If you've been told no

Sometimes nobody looked at the whole picture: cash income that never made it into the bank, credit with no history, a loan type that didn't fit. So I don't send you back to the bank that already said no. I connect you with a lender who works with files like yours. I can't promise an approval, because the lender decides that. I can promise your file gets a full review, and if today isn't the day, you'll leave knowing what's missing.

Renting or buying, without made-up math

You won't find a chart here comparing your rent to a house payment, because your lender calculates that payment. When you rent, the owner decides how much the rent goes up and whether you stay. When you buy, every payment lowers what you owe, and the house may go up in value, though nobody can promise that. That difference is your equity.



Self-check: how close are you?

Check what's already true for you. Whatever you check is your starting point.

- ☐ My income is steady and I can show proof of it.
- ☐ I pay my bills on time most months.
- ☐ I have some savings for buying costs, or I've started.
- ☐ My money is in the bank, not kept at home.
- ☐ I don't plan to change jobs or open new credit soon.

Missed a few? That's your plan. We build it together, over 3 to 6 months.

CHAPTER

02

The real *money*

The down payment is only one piece. Here you'll see every dollar a purchase takes, and when it leaves your account.

IN THIS CHAPTER

The 20% myth · Loan types · Mortgage insurance · Your Real Number · Texas assistance programs

The 20% myth

WHAT YOU HEARD

You need to save 20% down to buy a house.

WHAT'S TRUE TODAY

There are loans with much less down, and some with nothing down for people who qualify. Your lender confirms which one applies.

That used to be true for a lot of people. Here's what changed: today there are several paths, and each one has its own rules.

Loan	Common minimum down	Who it tends to work for
Conventional	From 3%	Solid credit. Mortgage insurance can come off later.
FHA	3.5%	Credit that's still building, or a short history.
VA	0%	Eligible veterans and service members. No monthly mortgage insurance.
USDA	0%	Homes in eligible areas, with household income limits.
Assistance programs	Varies	Help with the down payment and closing costs.

These are general minimums. Your lender confirms which one applies to your credit, your income and the house you choose.

Mortgage insurance, plainly

If you put down less than 20%, you'll almost always pay mortgage insurance. It's what lets you buy sooner instead of saving for years. On a conventional loan it can usually come off once you have enough equity. FHA works differently, and it often comes off by refinancing later. Is it worth waiting to save 20%? Sometimes. What matters is deciding with your numbers, not a guess.

Your Real Number: all the cash, and when it's due

I go over this page with every client before we tour. Write each figure in once you have it in writing. Your Closing Disclosure confirms the total.

Item and when	What to know	Your figure
Earnest money First days of the contract	Commonly around 1% of the price. It goes to the title company, never to an agent.	
Option fee With the earnest money	Buys you the right to cancel during the option period.	
Inspection During the option period	Not refundable. The best money you'll spend in the whole purchase.	
Appraisal Ordered by the lender	Sometimes paid up front, sometimes at closing.	
Down payment At closing	Whatever your loan requires, minus the earnest money you already paid.	
Closing costs At closing	Lender, title, recording and prorations. In writing.	
Reserves (escrow) At closing	Taxes and insurance paid ahead. In Texas, they add up.	
Homeowners insurance Before closing	Get quotes early. In North Texas, hail drives premiums.	
Moving and cushion First few weeks	Locks, blinds, a refrigerator. Almost nobody budgets for it.	

Total cash to close _____

WHAT THE SELLER CAN CONTRIBUTE

You can ask the seller to cover part of your closing costs (seller concessions), within limits set by your loan type. On a house that's been sitting, it's a reasonable ask. On a brand-new listing with several offers, it can cost you the house.

Texas assistance programs

A lot of help goes unused because nobody mentioned it in time. Here are the names. The amounts change often, so we review them with an approved lender when you're ready to buy.

TDHCA

State down payment help. Some programs include a Mortgage Credit Certificate (MCC).

TSAHC

Down payment and closing cost help, with programs for teachers, police, firefighters, EMS, corrections officers and veterans.

Texas Veterans Land Board

Benefits for Texas veterans that can pair with a VA loan.

Local programs

Many cities and counties have their own buyer programs, and they change with the budget. We'll check them together for the area where you're looking.

- Most have income and price limits. Many require an online homebuyer course.
- Some are grants. Others are a second loan that's forgiven if you live in the home long enough. And not every lender is approved for every program.
- Each program defines "first-time buyer" its own way. Your lender confirms whether you qualify.

CHAPTER

03

Your credit, your paperwork *and your approval*

Credit has more myths than rules. Here we separate what you heard from what's true today, and build your file from start to finish.

IN THIS CHAPTER

Credit myths · The cash rule · Pre-qualification and pre-approval · Your documents · What you're approved for and what fits you

Credit: what you heard and what's true today

Most of what people believe about credit came from someone who meant well.

WHAT YOU HEARD

I need perfect credit.

WHAT'S TRUE TODAY

There are loans for more modest scores than most people expect. Your lender tells you what fits yours.

WHAT YOU HEARD

I have no credit, so I can't buy.

WHAT'S TRUE TODAY

There's alternative credit: rent, electric, water and phone paid on time. Ask your lender if they accept it.

WHAT YOU HEARD

Once I'm approved, I'm done.

WHAT'S TRUE TODAY

Your credit gets checked again before closing. A new car loan or a new job in between can sink the loan.

WHAT YOU HEARD

Fixing my credit takes years.

WHAT'S TRUE TODAY

Sometimes it takes months. Fixing a report error or lowering your card balances can move your score.

Checking your own report doesn't hurt your score, and several mortgage credit checks in a short window count as one. A collection account or student debt doesn't knock you out automatically. Before you pay off an old account or close a card, ask your lender how to handle it.

The cash rule

If part of your income comes in cash, or you keep savings at home, start depositing it in the bank every week, starting today, even if you're a year away from buying. Money kept at home can't count toward your down payment until it's been in the bank for a while and can be documented. Keep a record of any large deposit. Your lender will tell you how long they need to see it there. If you're self-employed, lenders almost always go by the income on your tax returns.

Three levels people mix up

1

Pre-qualification

A conversation. Someone heard your numbers and gave you a rough idea. Good for planning, not for making an offer.

2

Pre-approval

The lender reviewed your documents and issued a letter. It's the minimum for a serious offer in DFW.

3

Underwritten approval

Your file has already been through underwriting before you have a house. When there's competition, it can carry more weight than a slightly higher price.

Documents checklist

What lenders usually ask for. Yours may ask for less or more.

- ☐ Current government-issued ID
- ☐ Social Security number or ITIN
- ☐ Pay stubs from the last 30 days
- ☐ W-2s or 1099s and tax returns from the last 2 years
- ☐ Bank statements from the last 2 months, every page
- ☐ A written explanation for large deposits that aren't payroll
- ☐ A gift letter, if family is helping with the down payment
- ☐ Divorce, child support or bankruptcy papers, if they apply



What you're approved for, and what fits you

A lender approves you for a number based on your gross income and the debts on your credit report. It doesn't count childcare, gas, what you send to family or what you want to keep saving. So we flip the order: first you decide the total monthly payment your family can live with, and the right price comes from there.

IN TEXAS

There's no state income tax, but property taxes are high. Two houses at the same price can have far different payments because of the tax rate, the HOA and a MUD or PID. Compare houses by the total monthly payment your lender gives you, not by list price.

The payment that fits you

You write in your numbers. The payment on each house comes from your lender, in writing. I don't calculate payments.

Take-home income each month _____

Costs that don't show on your credit (childcare, gas, school) _____

The total payment your family can live with _____

Total payment your lender quoted for this house _____

Does it include taxes, insurance, HOA and MUD or PID? Does it fit? _____

WHILE YOUR LOAN IS IN PROCESS

Everything stays still. No new credit, no car or furniture on credit, no job change, no large deposits without a paper trail, no moving money between accounts, and no co-signing for anyone. Keep paying everything on time. Before any change, ask me.

CHAPTER

04

The house, the offer *and the inspection*

What looks good in photos can usually be changed. What matters is in the address, the terms of your offer and what the inspector finds.

IN THIS CHAPTER

Questions before you fall in love · Tour scorecard · The levers in an offer · The option period
· 14 questions for the inspector · Repairs

What you can change and what you can't

You can change	You can't change
Floors, paint, kitchen and baths	The location and the lot
Appliances, lighting, landscaping and fence	Highway or train noise
The layout, with money	The school district assigned to the address

Questions before you fall in love

I ask these for you. They're questions about facts, with answers you can check.

1. What's the exact tax rate for this address?
2. Is there a MUD or PID? How much does it add, and for how many years?
3. How much is the HOA, what does it cover, and which rules affect you, like parking a work truck or renting?
4. Is it in a flood zone? Does it need extra insurance?
5. Which district and schools is it assigned to? Confirm with the district, because boundaries change.
6. How long has it been on the market? Any price drops? Did a contract fall through?
7. What's being built nearby in the next few years?
8. What's the drive to your work at rush hour, not at noon?

HOW I TALK ABOUT AREAS

I won't tell you which area is "good" or who a neighborhood is for. That's your call. I give you the facts on each address so you can compare calmly.

Tour scorecard

We tour once the lender has answered, four houses a day at most. Make copies and fill in one page per house before you walk into the next one.

My three non-negotiables _____

Address _____ Date _____

List price _____ Beds / baths / sq ft _____

Area	Love it	It's fine	Not for me
Front of the house			
Layout			
Kitchen			
Bedrooms and baths			
Garage, laundry and closets			
Backyard and lot			
Light, noise, odors or moisture			
Age of roof, AC and water heater			

Tax rate _____ HOA _____

MUD or PID _____ Flood zone _____

School district, confirmed with the district _____

From 1 to 5, how did it feel? _____ Still on the list? _____

The offer: more than a price

When there's competition, terms win houses that price alone can't.

Lever	How it works in your favor
Price	The obvious one. You don't always have to be the highest.
Loan strength	A solid pre-approval, or better, an underwritten approval, puts the seller at ease.
Closing date	Matching the date the seller needs is worth real money to them.
Option period	Shorter looks stronger, if your inspector is already booked.
Earnest money	A bigger deposit shows you're serious without raising the price.
Leaseback	Letting the seller stay a few days after closing, in writing.
Appraisal gap	Covering part of the difference if the appraisal comes in low. Only with a clear cap, and only if you have the cash.

WHERE I STAND

I will never advise you to skip the inspection to win a house. There are ways to compete without putting yourself at risk. Winning a house that later costs you thousands in hidden repairs isn't winning.

The option period

In Texas, this is your window of protection. You pay a small option fee, and in exchange you can cancel for any reason within that window, without penalty. After it closes, you can't. It can be 5, 7 or 10 days, and I usually ask for 5 to 7. That's when the general inspection and the termite inspection happen, and when repairs get negotiated.

The 14 questions I ask the inspector

1. How old is the roof, and how much life does it have left?
2. Any hail damage? Was there an insurance claim?
3. How old are the AC and heating, and do they work well?
4. How old is the water heater, and where is it?
5. Any signs of foundation movement?
6. Does the grading move water away from the house or toward it?
7. Any moisture under sinks, around showers or in the attic?
8. Does the electrical panel have a history of problems? Any aluminum wiring?
9. Any unpermitted work, like an added room or a converted garage?
10. Is the attic ventilation and insulation in good shape?
11. Any pests or termites, or a treatment history?
12. Do you offer a camera check of the main drain line? It's an optional service.
13. What's safety, what's structural and what's cosmetic?
14. If this were your house, what would you fix in year one?

How I negotiate repairs

I don't send a list of thirty items. I sort the report into three columns and negotiate only the first two, with evidence and, when it helps, a contractor's quote.

Safety

Electrical, gas, detectors, railings. We negotiate these.

Structural

Foundation, roof, water and major systems. We negotiate these.

Cosmetic

Paint, scuffs and small details. Those stay with you.

The seller can repair, give a credit, lower the price or say no. Without a deal inside the option period, you decide: go ahead or cancel.

CHAPTER

05

From contract *to keys*

You'll always know what happens next. Week by week, with your task at each step, and what comes after closing.

IN THIS CHAPTER

The contract-to-close calendar · The financing period · Wire fraud warning · 10 costly mistakes · Your first year

Week by week

An example. Your contract sets the real dates, and I put them on a calendar for you the day we sign.

THE FIRST FEW DAYS

You sign the contract

The earnest money and option fee go to the title company, and we stop touring other houses. **Your task:** deliver them on time.

OPTION PERIOD

Inspection and repairs

Title is opened. **Your task:** go to the inspection if you can. You'll learn a lot about your house.

WEEKS 1 TO 3

Appraisal and underwriting

The financing period is running. **Your task:** answer every document request the same day.

WEEKS 2 TO 3

Title, survey and HOA

The title commitment, the survey or T-47 affidavit, and the HOA documents arrive. **Your task:** read the title commitment with me and set up homeowners insurance.

DAYS BEFORE CLOSING

Clear to close and Closing Disclosure

You get the final numbers at least 3 business days before you sign. **Your task:** go over them with me, line by line.

CLOSING DAY

Final walkthrough, signing and keys

Your task: confirm the repairs, bring your ID, and bring funds the way the title company tells you.

The financing period

If you're buying with a loan, the contract usually gives the lender a set window to approve it. It's commonly 18 to 21 days. If the lender denies the loan within that window, your earnest money can come back to you. After it, you can lose it. I'm not telling you this to scare you. I'm telling you so you understand why I ask for documents the same day, and why nothing changes while it runs.

Wire fraud warning. Read it twice.

Wire fraud is real in real estate. Never send money based on instructions that came by email or text, even if they look like they're from the title company, your lender or me. Before you wire anything, call the title company at a number you looked up yourself and confirm the details by voice. If anyone rushes you or changes the instructions at the last minute, stop and call me.

10 costly mistakes

1. **Touring houses before you have numbers.** You fall for a price that was never yours.
2. **Buying furniture or a car on credit before closing.** The loan gets reviewed again.
3. **Not comparing lenders in writing.** Get each Loan Estimate and compare them line by line.
4. **Skipping the inspection.** You save a few days and buy years of problems.
5. **Not asking for that address's exact taxes.** Two streets over can change your payment a lot.
6. **Ignoring the HOA rules.** Finding out afterward gets expensive.
7. **Emptying your savings into the down payment.** Owning starts with expenses. Keep a reserve.
8. **Treating the seller's agent as your own.** They represent the other side.

9. **Signing without reading the title commitment.** Easements and liens live there.
10. **Forgetting the homestead exemption.** It's yours to claim, and I put it on your calendar.

Your first year in your home

- ☐ Change the locks and the garage codes.
- ☐ Find the main water shutoff and the main electrical breaker.
- ☐ Change the air filters and write down the date.

The homestead exemption

If it's your primary home, it lowers the value you pay taxes on and limits how much it can rise each year. You apply with your county appraisal district, at no cost, one time. There's a deadline, and I put it on your calendar.

Protesting your taxes

Every spring the county sends the value of your home, and you have the right to protest it before the deadline, which I mark for you too.

Each year your lender reviews your escrow, and your payment can change. Send me that letter and we'll go over it together.

YOUR FIRST HOME ISN'T YOUR LAST HOME

What you pay down, and whatever your home gains in value, becomes equity, and that equity can be the down payment on the next one. When that day comes, selling and buying at the same time has an order to it. Nobody ends up without a place to live.

CHAPTER

06

New *Construction*

With a new home, the other side writes the contract, sets the schedule and has a salesperson on site all day. Walk in with someone on your side from the first visit.

IN THIS CHAPTER

The first-visit rule · Three ways to buy · The 9 levers · The builder's lender · The lot · The design center · The contract · The inspections · The warranty

The first-visit rule

The friendly person in the model home works for the builder, and looks out for the builder's interests.

THE RULE THAT CHANGES EVERYTHING

Call me before your first visit to any community. Many builders require your agent to be with you, or registered, from that first visit. If you walk in without your agent and sign the registration at the door, some builders won't let anyone represent you afterward.

On your side, I compare prices with the community next door, check the lot and push for independent inspections. If the right answer is not to buy there, I'll tell you.

Way to buy	In your favor	Keep in mind
Model home	Upgrades included, mature landscaping	Heavy use. Sometimes leased back to the builder.
Inventory (quick move-in)	More room to negotiate, especially at quarter's end	The finishes are already chosen.
To-be-built	You pick the plan, lot and finishes	Months of waiting and an estimated date.



The 9 levers with a builder

Builders protect their list price, because it holds up the value of the whole community in appraisals. They rarely lower it, but they give on other things. I don't ask for "a discount." I ask for a package.

- | | |
|---|---|
| 1. Incentives from the builder's lender | 6. Refrigerator, washer and dryer |
| 2. Paid closing costs | 7. Fence, landscaping, sprinklers, gutters and blinds |
| 3. Design center credit | 8. First-year HOA dues or transfer fee |
| 4. Specific upgrades included | 9. Extended warranty, the least requested |
| 5. Lot premium, especially on a lot that's been sitting | |

The builder's lender

Their incentives can be good, or they can come with higher costs somewhere else in the loan. Get a written Loan Estimate from that lender and from an outside lender, on the same day, and compare them line by line: total cost and cash to close, not only the rate. You're not required to use their lender. On a long build, ask what a longer rate lock costs.

The question to always ask

If they offer to lower your rate for the first few years only (a temporary buydown), ask yourself: can I comfortably pay the full payment when it ends? If the answer is no, that incentive is a problem with a date on it.

The lot: the one thing you can never change

You can remodel the house. The lot is forever. Ask how it drains and whether it's the low point on the street, what's behind it and what gets built in later phases (ask for the master plan), whether easements limit a pool or a fence, where the afternoon sun hits, what the lot premium is, and whether there's a MUD or PID.

The design center

High priority

Hard to change later: extra rooms or windows, electrical, plumbing and gas prep, outlet placement, ceiling height, flooring in the main areas.

Low priority

Easier and cheaper later: paint, hardware, blinds, backsplash, light fixtures, fans and extra landscaping.

The appraisal trap

Upgrades don't always appraise for what they cost. If you add a lot above what's normal in the community, the appraisal can come in short and the difference comes out of your pocket at closing. Before you sign your selections, we review it together.

The builder's contract

The builder's lawyers write it, for the builder. That's legal and normal, and it's why reading it matters more. Check whether the price can rise with material costs, what happens if delivery runs late, whether your upgrade deposit is refundable, what protection you have if the appraisal comes in low, mandatory arbitration, warranty deadlines and resale restrictions. I flag every clause worth your attention and negotiate what can be negotiated. Having a real estate attorney review it is money well spent, and I'll tell you where my role ends and theirs begins.

WHAT YOU HEARD

It's new, it doesn't need an inspection.

WHAT'S TRUE TODAY

Dozens of people build it, in a hurry. The city checks code, not quality, and doesn't work for you.

- 1 **Before the pour (pre-pour)**
Rebar and under-slab plumbing, before the concrete goes in.
- 2 **Before the walls close (pre-drywall)**
Framing, electrical, plumbing and insulation. The most valuable one.
- 3 **Final, before closing**
This produces the formal punch list.
- 4 **The fourth: before the first year ends**
Your last chance for a broad list of repairs. I remind you in time.

Your new-home final walkthrough

Don't rush it. Bring painter's tape and mark every detail.

- ☐ Open and close every door, window and drawer. Test outlets, faucets and the AC.
- ☐ Look for scratches and check that the ground slopes water away from the house.
- ☐ Make sure every item ends up in writing on the formal punch list.

Common warranty (1-2-10)	What it usually covers
Year 1	Workmanship and materials: finishes and adjustments.
Years 1 and 2	Plumbing, electrical, AC and heating.
Up to 10 years	Major structural. It varies by builder. Read it.

To file a claim: in writing, with photos, within the deadline. **Taxes:** the county's first value is sometimes the land only, then it jumps, and your escrow with it. File your homestead on time.

The closing table dictionary

These are the words you'll see in your documents, in plain English, with the Spanish term beside each one for anyone at your table who reads in Spanish.

Appraisal · **avalúo**

The value set by an independent appraiser the lender orders. The loan is based on that value.

Appraisal gap · **brecha de avalúo**

The difference when the appraisal comes in below the contract price.

Buydown · **reducción de tasa**

Money paid up front to lower the rate, for a few years or for the life of the loan.

Cash to close · **efectivo para cerrar**

All the money you bring to closing. It's on your Closing Disclosure.

Closing Disclosure · **declaración de cierre**

The document with the final numbers for your loan and purchase. You get it at least 3 business days before you sign.

Deed · **escritura**

The document that puts the property in your name. It's recorded with the county.

Earnest money · **depósito de buena fe**

Commonly around 1% of the price. It goes to the title company and is credited to your purchase at closing.

Easement · **servidumbre**

Someone else's right, like the electric company's, to use part of your land.

Escrow account · **cuenta de reserva**

The account your lender uses to pay your property taxes and insurance. It's reviewed every year.

HOA · **asociación de propietarios**

The association that sets the rules and collects dues in a neighborhood.

HOA resale certificate · **certificado de reventa del HOA**

The document showing the dues, rules and any balance owed to the association for that home.

Homestead exemption · **exención de residencia principal**

Lowers the value you pay taxes on when the house is where you live. You apply with the appraisal district.

Leaseback · **arrendamiento posterior**

A written agreement that lets the seller stay a few days after closing.

Loan Estimate · **estimación de préstamo**

The lender's document with the rate and costs of your loan. Use it to compare lenders.

MUD · **distrito de servicios municipales**

An added tax that pays for water, sewer or roads in some neighborhoods.

Option fee · **cuota de opción**

The small payment that gives you the right to cancel during the option period.

Option period · periodo de opción

The days when you inspect, negotiate repairs and can cancel without penalty.

Owner's title policy · póliza de título del dueño

Protects you if a problem with the property turns up that the title search missed.

PID · distrito de mejoras públicas

An added assessment for improvements in the area, usually for a set number of years.

PMI / MIP · seguro hipotecario

Insurance that protects the lender. On a conventional loan, when you put down less than 20%. On FHA, almost always.

Seller concessions · concesiones del vendedor

What the seller agrees to pay toward your closing costs.

Seller's Disclosure Notice · aviso del vendedor

The form where the seller states what they know about the house: repairs, leaks, insurance claims.

Survey · levantamiento del terreno

The drawing of the property lines, the structures and any easements.

T-47 · declaración del survey

The form where the seller states whether anything has changed since the last survey.

Third Party Financing Addendum · anexo de financiamiento

The part of the contract about your loan and the financing period.

Title commitment · compromiso de título

The title company's report on what it found: owners, liens, easements and restrictions.

Title company · compañía de título

The neutral party that holds the money, checks the title and runs the closing.

Wire instructions · instrucciones de transferencia

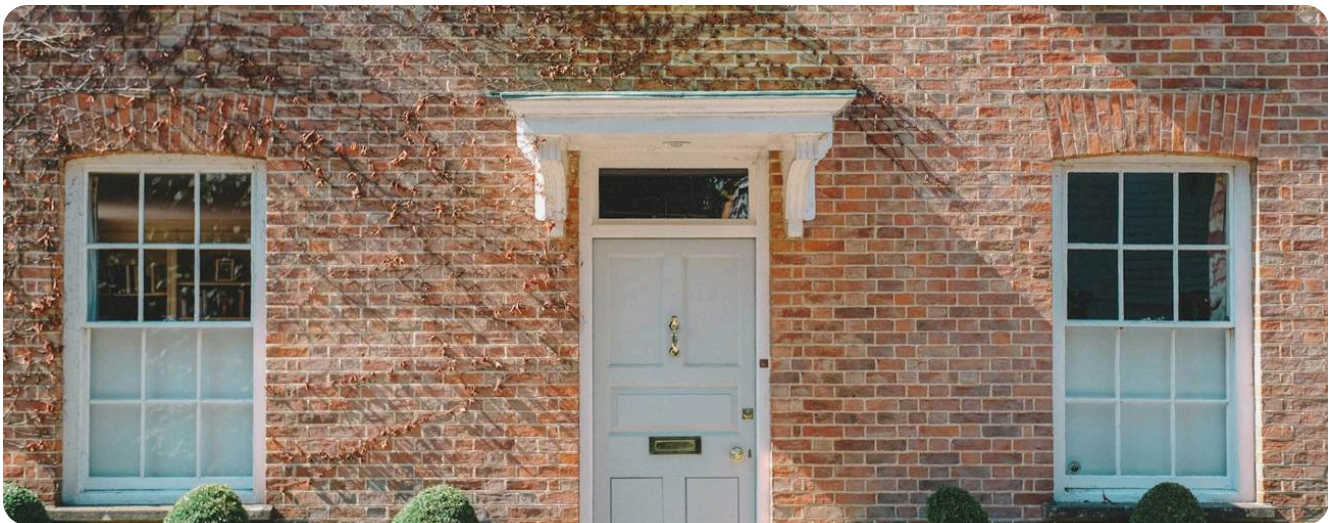
The details for sending your money. Always confirm them by phone with the title company.

Questions to ask any agent before you sign

Ask any agent these before you sign anything. Ask me too.

1. Will you work with me yourself, from start to finish, or hand me to an assistant?
2. What do we do before we look at houses?
3. How do you pick the lender for my situation? What if someone already told me no?
4. Will you walk me through the contract, section by section, before I sign?
5. How many option days will you ask for, and why?
6. Which inspections do you recommend? Would you ever tell me to skip one?
7. How do you negotiate repairs?
8. How and how often will you update me?
9. What happens if the appraisal comes in low or the lender runs late?
10. How do you protect me from wire fraud?
11. If I sign an agreement with you, will you give me a copy to read at my own pace and explain every part?
12. What do you do for me after closing?

If the answers leave you unsure, keep asking.



About Veronica



I'm Veronica Yearly, a REALTOR® with All City Real Estate DFW, with the CRS (Certified Residential Specialist), ABR (Accredited Buyer's Representative), SRS (Seller Representative Specialist) and CIPS (Certified International Property Specialist) designations. I've worked in real estate since 2010.

I've helped more than 450 families buy and sell their homes.

Here's how I work: someone recommends me, I teach, the fear goes down, and that family recommends the next one. I'm on your side, you'll always know what happens next, and I'll fight for your number. I work in Dallas, Fort Worth, Plano, Frisco, McKinney, Prosper, Allen, Irving, Arlington, Carrollton and Highland Village, where my office is.

Your next step *no pressure*

In our first conversation we look at your Real Number, your credit and the programs that fit you, and your search plan. There's no cost and no commitment. And if the right time is a year from now, I'll tell you.

Call or text me at **469-441-8890**, or email
veronica@veronicayearly.com.

"First you understand. Then you decide."

Veronica Yeary

REALTOR® · CRS · ABR · SRS · CIPS · All City Real Estate DFW

Call or text 469-441-8890

Email veronica@veronicayeary.com

veronicayeary.com

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