



Tarrant & Johnson County Home Buyer's Guide

A practical, step-by-step guide to preparing, searching, negotiating and closing with confidence.



Melissa Sauters, Realtor®
Two Hearts Realty Group | Boot Team Realty
Committed to Service. Driven by Heart.

1. Start With a Clear Plan

A successful purchase starts before the first showing. Define what matters most, what is flexible, and what you can comfortably afford.

Needs vs. wants

List your non-negotiables - location, commute, accessibility, bedroom count, property type - separately from features that would simply be nice to have.

Think beyond the purchase price

Plan for closing costs, inspections, insurance, taxes, maintenance, utilities, moving expenses and reserves after closing.

Choose your timeline

Your ideal closing date, lease end, sale of another home, relocation schedule or school calendar can all affect the strategy.

2. Financing & Pre-Approval

Before shopping seriously, talk with a reputable lender so you understand your purchasing power and the loan options available to you.

Pre-approval matters

A strong pre-approval helps you shop within a realistic range and can strengthen an offer when a seller is comparing buyers.

Compare the full loan picture

Look beyond the advertised interest rate. Ask about lender fees, points, mortgage insurance when applicable, cash needed to close and estimated monthly payment.

VA buyers

Eligible Veterans and service members may have valuable VA loan benefits. Work with professionals who understand VA financing, appraisal requirements and how to present a strong VA offer.

3. Your Home Search

Once your goals and financing are clear, the search becomes more focused and productive.

Watch the right properties

Use your criteria to monitor new listings and price changes. When the NTREIS search is connected to MelissaMovesTX.com, you will be able to search current North Texas inventory.

Look at the whole property

Consider condition, layout, lot, resale factors, commute, taxes, insurance considerations, HOA rules when applicable and likely maintenance.

Research schools independently

For families who want school information, GreatSchools.org/texas provides school and district research tools. School preferences are personal, so review multiple sources and visit districts directly when possible.

4. Making an Offer

Price is important, but it is only one part of an offer. Terms, financing, timing and risk can also influence a seller's decision.

Use current market information

Review comparable sales, competing inventory, days on market and the condition of the property before deciding on an offer strategy.

Understand the contract

Before signing, understand the price, earnest money, option period, financing terms, closing date, included items and other negotiated provisions.

Keep emotion and strategy balanced

A home can feel perfect, but your offer should still reflect your financial comfort level and the property's market position.

5. Inspections, Appraisal & Due Diligence

After a contract is accepted, there is still important work to do before closing.

Inspection

A professional inspection can help you understand the property's visible condition. Additional specialists may be appropriate depending on the home and inspection findings.

Negotiations

Inspection findings do not automatically mean a seller must make repairs. Your Realtor® can help you evaluate priorities and available contract options.

Appraisal and loan approval

If you are financing, your lender manages underwriting and may order an appraisal. Respond quickly to lender requests and avoid major financial changes before closing.

6. Preparing for Closing

The final stretch is about verifying details and making sure funds, documents and logistics are ready.

Final walk-through

Before closing, verify that the property's condition is generally consistent with the contract and that agreed items remain.

Closing funds

Follow title-company instructions carefully. Wire fraud is a serious risk - independently verify wiring instructions using a trusted phone number before sending funds.

After closing

Keep copies of your closing documents, update your address, transfer utilities and create a maintenance plan for your new home.

Your Buyer Checklist

- Clarify goals, timeline and budget
- Speak with a lender and obtain pre-approval
- Choose your Realtor®
- Set up your home search
- Tour and evaluate homes
- Review market data before offering
- Understand every contract term before signing
- Complete inspections and due diligence
- Stay responsive during loan underwriting
- Verify closing instructions independently
- Complete final walk-through
- Close, get the keys and celebrate

Ready to start?

Melissa Sauters, Realtor® | Two Hearts Realty Group | Boot Team Realty
817-909-7053 | msautersrealestate@yahoo.com | MelissaMovesTX.com