

BUYER-SIDE FIELD MANUAL

# The Temple / Belton *New Construction* Pre-Visit Checklist.



**17 questions** to ask before you sign in at a model home — so the builder's sales office doesn't quietly decide who represents you, what you pay, and what you can negotiate.

17 QUESTIONS

6 SECTIONS

PRINT · SAVE · BRING

TIME-SENSITIVE

17

QUESTIONS INSIDE

42+

BUILDERS TRACKED

\$28.5M

CLOSED VOLUME

5

COUNTIES COVERED



Prepared by *Taylor Dasch*



## 01 SECTION ONE · IDENTITY &amp; REGISTRATION

# Before you give the builder *your information.*

Builder sales offices have one job before you walk in: capture you as their lead. Once you're registered to the builder, the rules of representation change. Settle this first.

Have I **chosen who represents me** in writing — before this visit?

Q.01 · BUYER REPRESENTATION

Does this builder require **agent registration** before the first visit, online inquiry, or appointment?

Q.02 · REGISTRATION POLICY

Have I told the builder rep in writing who represents me — by email, not in person?

Q.03 · PAPER TRAIL

Did I already submit an online form on this builder's site or a third-party portal?

Q.04 · DIGITAL FOOTPRINT

Did I already sign in, scan a QR code, or hand over phone or email at any model home for this builder?

Q.05 · IN-PERSON SIGN-IN

SAY THIS AT THE DOOR · VERBATIM

SCRIPT · SCR-01

“ I am working with **Taylor Dasch at EG Realty**. Please note Taylor as my buyer representative on this visit and on any future communication.

SEND A COPY OF THIS IN WRITING — EMAIL BEATS MEMORY

TO: [TAYLOR@EGREALTY.COM](mailto:TAYLOR@EGREALTY.COM)

## 02 SECTION TWO · INCENTIVE MATH

# The headline rate is *marketing*. *Read the math underneath.*

*Builder incentives are real money — but only when you understand what, tied to whom, and for how long. Ask in this order.*

What is the **current incentive**, in writing, on this exact home or community this week?

Q.06 · TODAY'S OFFER

Is it tied to a **specific home, phase, lender, contract date, or closing date**?

Q.07 · STRINGS ATTACHED

Is the incentive a **price reduction, closing-cost credit, rate buydown, design credit, or lender credit** — or a stack of several?

Q.08 · FORM OF THE MONEY

Does the incentive **require the builder's preferred lender** — and what happens to it if I use my own?

Q.09 · LENDER LOCK

What is the **APR** — not just the advertised rate — and how do the lender fees and discount points compare to one outside quote?

Q.10 · APR, NOT RATE

What is the **permanent payment** after any temporary 2-1 or 3-2-1 buydown ends — can I afford that number?

Q.11 · THE YEAR-THREE PAYMENT

## THE REAL QUESTION

CALLOUT · CO-02

*Always ask for the **effective discount** — one number, all incentives stacked, expressed as a percentage off the sticker price. That is the one builders, lenders, and appraisers all understand.*

03 SECTION THREE · REAL PAYMENT & LOT-LEVEL COSTS

## Bell County math is *lot-specific*. So is your payment.

Two homes in the same subdivision can carry wildly different payments because of MUD, PID, WCID, and homestead assumptions. Get the lot-level stack in writing.

Which **taxing units** apply to this exact lot?

Q.12 · TAX STACK

HOA, MUD, PID, WCID, or special-district charges?

Q.13 · DISTRICT FEES

What **property-tax estimate** is built into the payment quote?

Q.14 · TAX ASSUMPTION

Does the quote assume a **homestead exemption** I won't actually have year one?

Q.15 · HOMESTEAD

**The Real Payment Stack — ask for each line, in writing**

PITIA + DISTRICTS

Principal & Interest

\$ · **locked rate, not teaser**

Property Tax — full year-two estimate

\$ · **with / without homestead**

Homeowner's Insurance

\$ · **current TX market**

HOA Dues

\$ · **monthly equivalent**

MUD / PID / WCID / special districts

\$ · **the line buyers miss**

Mortgage Insurance (if < 20% down)

\$ · **PMI / MIP**

04 SECTION FOUR · CONTRACT, INSPECTION & WARRANTY

## The contract is the *builder's home turf*. Read it like one.

Which **contract form** is this — builder's, TREC, or hybrid?

Q.16 · CONTRACT FORM

Which **deposits / fees** go non-refundable, and when?

Q.17 · MONEY AT RISK

## 05 SECTION FIVE · IF YOU ALREADY VISITED

## It's rarely too late — *but the move depends on what you already did.*

Builder registration policies vary by company, community, and even by sales manager. Match your scenario, take the steps in order, then text me before you go back.

### A

## SCENARIO A · BROWSED ONLINE ONLY

You've looked at the builder's site or driven by — *no form, no sign-in.*

- 01 Stop submitting *anything* on the builder's site, even the "quick info" pop-up.
- 02 Text me the builder, community, and any homes you're tracking.
- 03 I'll register you correctly — with representation noted — before your first visit.

### B

## SCENARIO B · SUBMITTED A FORM OR BOOKED AN APPOINTMENT

You filled out a contact form, requested a brochure, or scheduled a tour — *but haven't toured yet.*

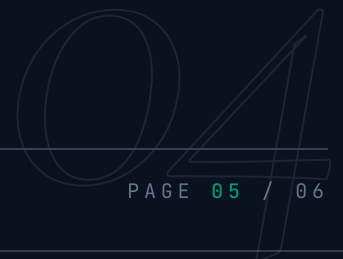
- 01 Don't reply to the builder's sales rep — not even to confirm the appointment — until we talk.
- 02 Send me the builder name, community, and the date/time you submitted or booked.
- 03 I'll send written notice of representation to the rep before you arrive — preserving your incentive options.

### C

## SCENARIO C · SIGNED IN AT A MODEL HOME

You signed in, scanned a QR code, or gave phone/email at the model. *This is salvageable — act fast.*

- 01 Don't go back to that model or take another sales call before we talk.
- 02 Send me builder, community, sales-rep name (if you have it), and the date you signed in.
- 03 I'll draft the representation letter the same day. Speed and paper trail matter.



06 SECTION SIX · TEXT TAYLOR BEFORE YOU GO

# One text. Five lines. *That's the whole on-ramp.*

Send these five lines to **254-718-4249** and I'll confirm whether you're clear to visit and what to ask when you get there.

TEXT PAYLOAD · SEND BEFORE YOUR VISIT

TEMPLATE · TXT-01

- 1 **Builder & community**  
E.G. D.R. HORTON · WESTFIELD ESTATES, TEMPLE “DR Horton, Westfield”
- 2 **When you're planning to visit**  
DAY & ROUGH TIME WINDOW “Sat AM”
- 3 **Already registered with the builder?**  
YES · NO · NOT SURE “Not sure”
- 4 **Budget range**  
COMFORTABLE MONTHLY OR ALL-IN PRICE “\$300-340k”
- 5 **Loan type**  
CONVENTIONAL · FHA · VA · USDA · CASH “VA”



DIRECT LINE ·  
BUYER  
REPRESENTATION

**Taylor Dasch**

EG REALTY ·  
TEMPLE, TX

**254-718-4249**

TEXT FIRST · REPLY WITHIN 1 BUSINESS HOUR

### DISCLAIMER

Buyer education only. This document is not legal, lending, tax, or inspection advice and does not substitute for counsel from licensed professionals in those fields. Builder policies, incentive terms, contract forms, taxing units, and special-district charges change without notice and vary by community and by lot. Verify *all* builder policies, payment numbers, and contract terms in writing with the builder, your lender, and your inspector before relying on them. © Taylor Dasch · EG Realty · Temple, TX. All rights reserved.

