

A GUIDE FROM TROY KNIGHT & ANDREA CORRALES

The Austin Buyer Guide

What we'd tell a friend before they buy here: the real monthly number, the cash you need, and how to win a house without overpaying.

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ENGEL&VÖLKERS®

Buying here is different. Here's how.

If you're buying in Austin for the first time, or the first time in a while, a few things will surprise you. Sold prices aren't public. Property taxes do more damage to a monthly payment than most people expect. And for a few days after you go under contract, you can walk away for almost any reason, which changes how you should write an offer.

The good news: this is a better time to buy here than it's been in years. There's more for sale, homes are sitting longer, and sellers are paying closing costs and rate buydowns that would have been laughed at in 2021.

This guide walks through the whole thing in the order it happens. Every chapter starts with why it matters to you and ends with what to do about it. In between are the real numbers.

Read it, share it with whoever's buying with you, and bring us your questions.

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HOW TO READ THIS GUIDE

- **Why this matters to you** — The short answer to "why should I care?"
- **By the numbers** — Charts and real figures, with sources.
- **Your move** — What to actually do, in plain steps.



WHO'S WRITING THIS

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We've been selling homes together since 2019, first in Seattle and now back home in Austin, where our family has lived for five generations. Between the two of us we've helped buyers and sellers through more than $100 million in sales, and everything in this guide comes from doing it, not reading about it.

$100M+
in sales across Austin and Seattle

Since 2019
selling homes together

5 generations
of our family in Austin

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BY THE NUMBERS · AUSTIN, FALL 2026

More homes, more room to negotiate.

Far more homes for sale than a few years ago, homes that take longer to sell, and plenty of sellers who've already cut their price once. That's leverage, if you know how to use it.

$550,000
Median sale price, City of Austin, Oct. 2026. Flat with last year.

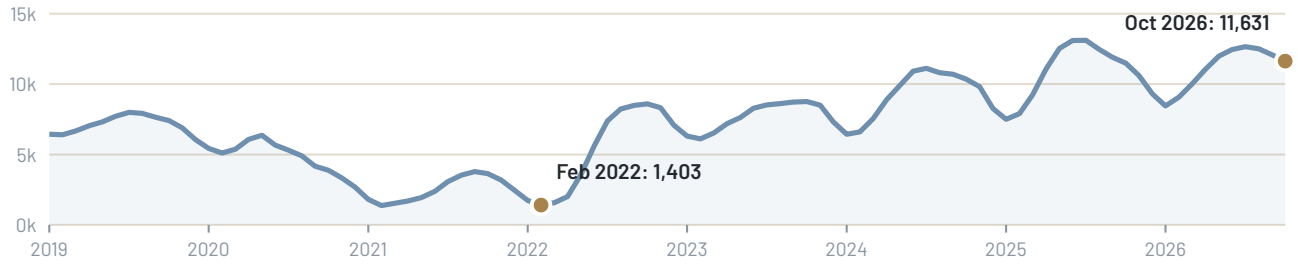
11,631
Homes for sale across the Austin metro, Oct. 2026.

92.2%
Average sale price as a share of list price, Austin metro, Oct. 2026.

7.28%
Average 30-year fixed mortgage rate, Freddie Mac, week of Nov. 19, 2026.

CHART 1

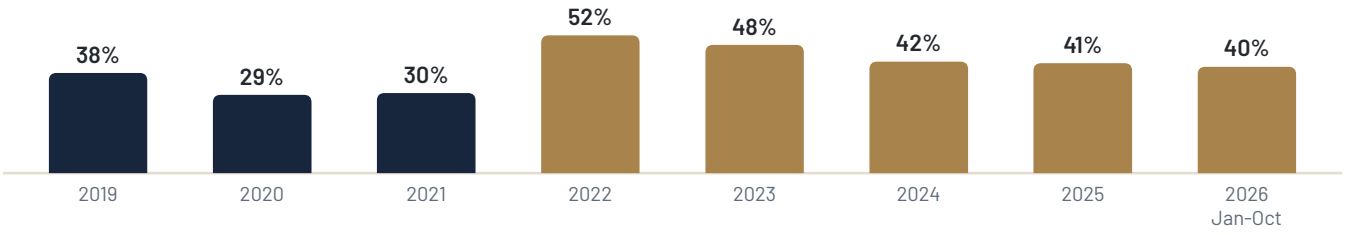
Homes for sale across the Austin metro



Active listings each month. In February 2022 buyers had about 1,400 homes to choose from. This October they had more than 11,000.

CHART 2

How often Austin listings cut their price



Average share of active listings with a price reduction in a given month. Since 2022, about four in ten listings have been carrying a cut at any one time.

Sources: tiles, Unlock MLS Central Texas Housing Reports (Sept. and Oct. 2026); charts, Realtor.com Housing Inventory data for the Austin-Round Rock metro via FRED, Federal Reserve Bank of St. Louis, Jan. 2019 to Oct. 2026.

What this means for you: you can be picky and still ask for help with costs. Just know which house is the exception (chapter 6).



01
Know your real monthly number

WHY THIS MATTERS TO YOU

The price on the listing isn't what you'll live with. The monthly payment is, and in Austin, taxes, insurance and the rest can make up almost a third of it. Know your number before you fall for a house.

Get pre-approved, not pre-qualified

A pre-qualification is a lender taking your word for it. A pre-approval means they've seen your pay stubs, tax returns and credit. Sellers want the second one, and so do you, because it tells you what you can actually borrow.

Talk to at least two lenders. Ask each for a Loan Estimate on the same price and down payment so you can compare them line by line. A local lender who closes on time is worth a lot when a seller is choosing between offers.

Then do the real math

Your payment is principal and interest, property taxes, homeowner's insurance, mortgage insurance if you put down less than 20%, and HOA dues. In much of Austin, the combined tax rate lands around 1.7% to 2.2% of taxable value each year. A home in a MUD or PID can run higher.

WORKSHEET

Your monthly payment

Principal and interest	$ _____
Property taxes (rate × value ÷ 12)	+ _____
Homeowner's insurance	+ _____
Mortgage insurance, if any	+ _____
HOA dues	+ _____
Your real monthly number	**$ _____**

LOOK IT UP FIRST

Check any home's tax rate on the appraisal district website (Travis CAD or Williamson CAD) before you fall in love with it.

BY THE NUMBERS

Where a $450,000 payment actually goes



Principal and interest	**$2,771**	69%
Property taxes	**$750**	19%
Homeowner's insurance	**$250**	6%
Mortgage insurance	**$169**	4%
HOA dues	**$50**	1%
Your real monthly number	**$3,990**	

On this example house, **almost a third of the payment** never touches the loan.

Property taxes alone run $750 a month. That's why we look up the tax rate before you tour, not after.

Example only: 10% down, 7.28% 30-year fixed (Freddie Mac, Nov. 19, 2026), 2.0% tax rate, $3,000/yr insurance, mortgage insurance at 0.5% of the loan per year, $50 HOA. Your numbers will differ.

Approved isn't the same as comfortable

Just because a lender approves you for a number doesn't mean you have to spend it. Decide what you're comfortable paying each month first, then work backward to a price.

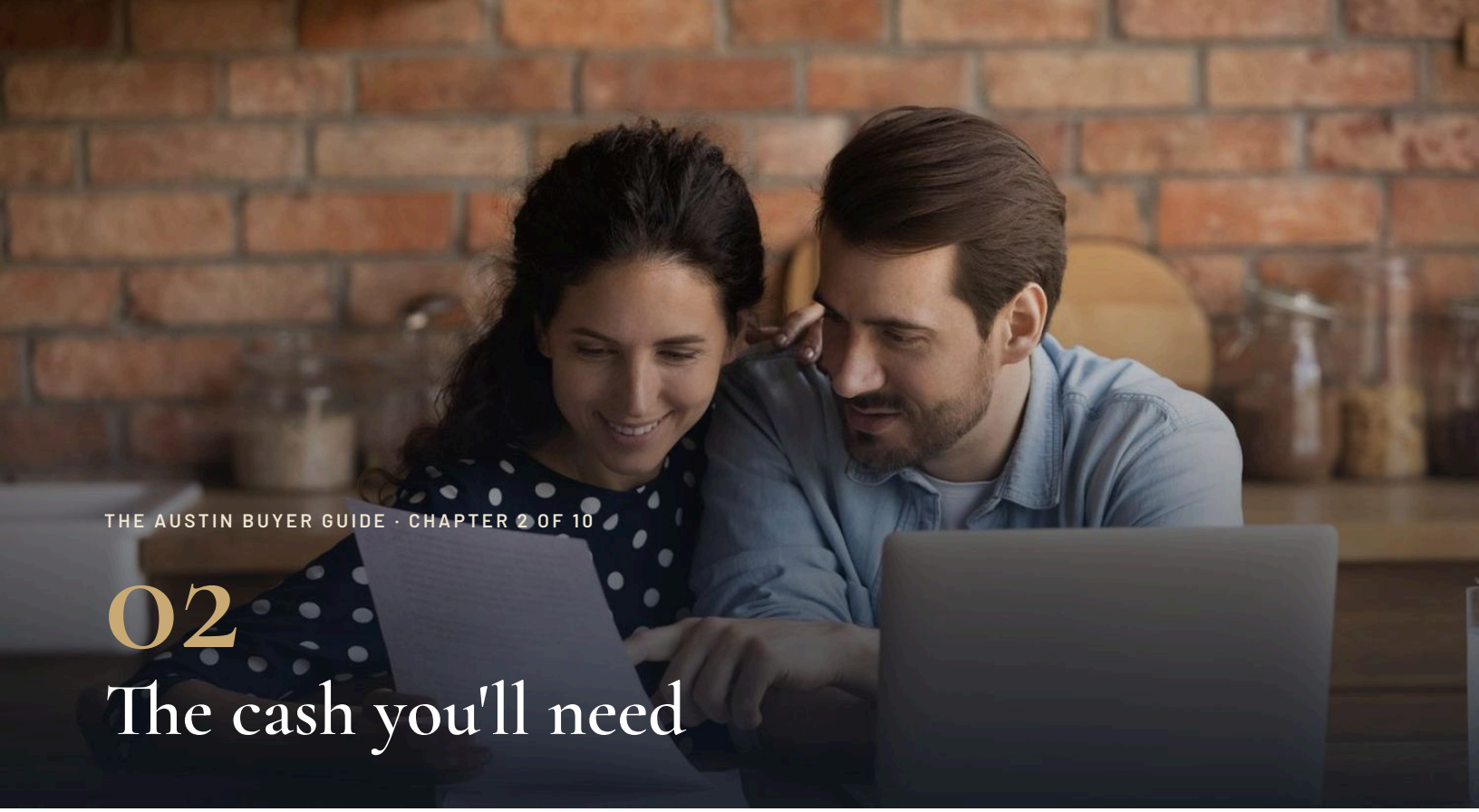
Shop the lender like you shop the house

Two Loan Estimates on the same day, same price and same down payment, will tell you more than any rate you see advertised. Compare the rate, the points and the fees together.



YOUR MOVE

- ☐ **Get Loan Estimates from two lenders** on the same price and down payment. Ask us for names.
- ☐ **Fill in the worksheet** with your own numbers and pick the monthly payment you're comfortable with.
- ☐ **Work backward from that payment** to your price range, not forward from the approval letter.



02
The cash you'll need

WHY THIS MATTERS TO YOU

Buyers plan for the down payment and forget everything else. Knowing the whole list up front keeps you from scrambling at the closing table, or losing a house you've already paid to inspect.

Here's the whole list, roughly in the order you'll spend it.

- **Earnest money.** Goes to the title company within 3 days of signing the contract. Commonly around 1% of the price here. It's credited back to you at closing.
- **Option fee.** Paid at the same time, usually a few hundred dollars. It buys you the right to back out during the option period (chapter 7).
- **Inspections.** A general inspection typically runs $400 to $700 for an average-size home. Add a sewer scope or a foundation engineer when the house calls for it.
- **Appraisal.** Your lender orders it and you pay for it, up front or at closing.
- **Down payment.** As little as 3% on some conventional loans, 3.5% on FHA, and zero on VA. Twenty percent avoids mortgage insurance, but it isn't required.
- **Closing costs.** Plan on roughly 2% to 3% of the price for lender fees, title, prepaid interest and the first year of insurance, plus a few months of taxes and insurance to start your escrow account.

FIRST-TIME BUYER?

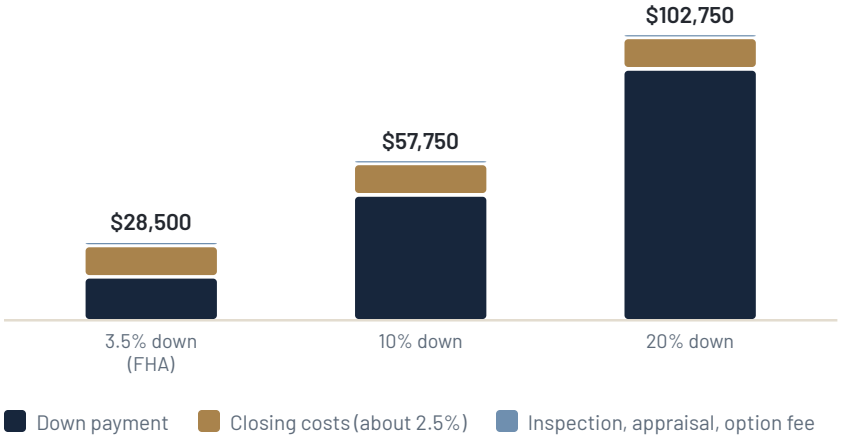
Texas has down payment and closing cost help through the Texas State Affordable Housing Corporation (TSAHC) and the Texas Department of Housing and Community Affairs (TDHCA). Income and credit limits apply, and you need a lender approved for the program. Ask before you start looking.

DON'T TOUCH YOUR CREDIT

No new car, no new credit card, no furniture on a payment plan, and no big unexplained deposits until after closing. Lenders check again right before you sign.

BY THE NUMBERS

Cash to close on a $450,000 house



The down payment gets all the attention, but closing costs are **about $11,000** on this house no matter how much you put down.

That's the money a seller credit can cover, which is why we ask for one so often right now.

Example only. Closing costs vary by lender and loan. Earnest money is part of the down payment, not on top of it.

Ask the seller to help

In this market, it's normal to ask the seller to pay part of your closing costs or buy down your interest rate. Your loan type caps how much they can contribute, so we check with your lender before we write it in.

Keep the cash where the lender can see it

Lenders want to see where every dollar came from. Gifts from family need a letter, and big transfers need a paper trail. Move money early, not the week before closing.



YOUR MOVE

- [ ] **Add up the full list,** not just the down payment, and keep it in an account your lender can verify.
- [ ] **Ask your lender about TSAHC or TDHCA** if this is your first home.
- [ ] **Freeze your credit habits** until after closing. No new accounts, no big purchases.



03 Pick the area before the house

WHY THIS MATTERS TO YOU

You can change a kitchen. You can't change a commute, a school district or a tax rate. Settle those first and the house hunt gets shorter and a lot less stressful.

The commute, at the real time

Drive it at 7:45 on a weekday before you write an offer. MoPac, 183 and I-35 all have their own personalities, and I-35 is going to be under construction for years.

Schools by address, not by neighborhood

District lines don't follow neighborhood names. Great Hills, for example, splits between Austin ISD and Round Rock ISD depending on the street. Check the district's own boundary tool for the exact address.

Taxes, MUDs and HOAs

Two houses at the same price can have very different tax bills. A home in a Municipal Utility District (MUD) pays an extra tax to cover the district's roads, water and sewer. Some neighborhoods also have a Public Improvement District (PID). Neither is bad on its own. Both belong in your monthly math.

WATER

Look the address up on the city's FloodPro map and FEMA's flood map. Being near a creek is half the charm of a lot of Austin neighborhoods. Just know what you're buying, and get a flood insurance quote either way.

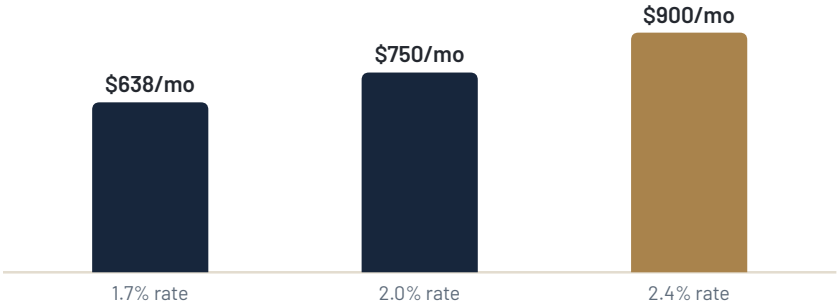
HOA RULES

If there's an HOA, read the rules on fences, short-term rentals, paint colors and parking before you're under contract, not after.

Spend a Saturday there. You'll learn more in two hours than in two weeks of scrolling.

BY THE NUMBERS

Same $450,000 house, three tax rates



Monthly property tax on the same price, in three different spots.

The spread is **$262 a month**, about a car payment, or roughly $3,150 a year. Same house, different side of a district line.

Example only. Rates in the Austin area vary by city, school district and special district. Check the exact address on the appraisal district site.

Spend a Saturday there

Get coffee, walk the trail, drive by the school at pickup. Go back on a weeknight. A neighborhood that feels quiet on Sunday morning can feel very different at 5:30 on a Tuesday.

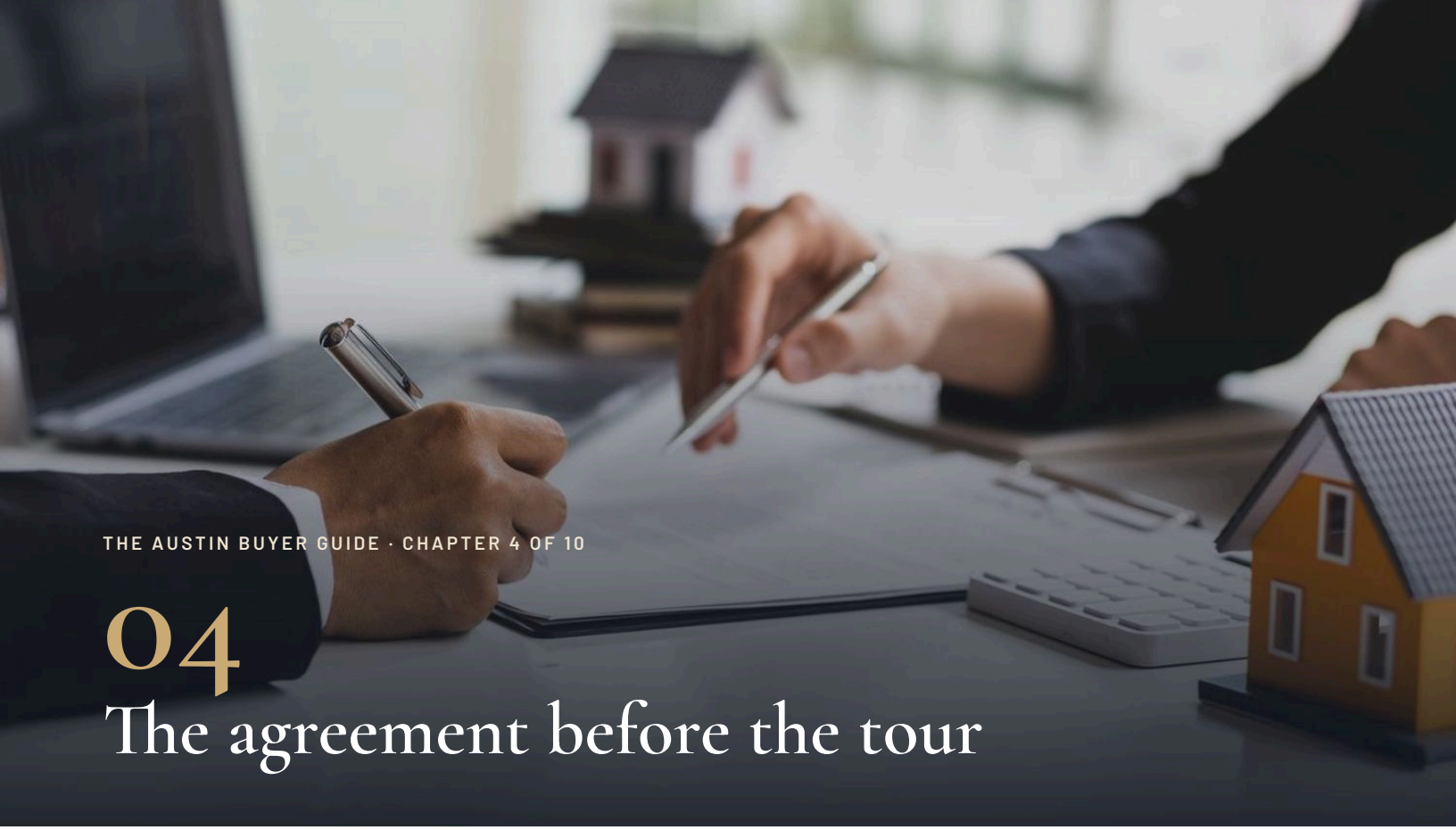
Our neighborhood guides

We've written guides for Wells Branch, Great Hills and more, with the stuff the listing won't tell you. Find them at **raineypropertygroup.com**.



YOUR MOVE

- [ ] **Drive your commute at rush hour** from any neighborhood on your short list.
- [ ] **Check schools and tax rate by exact address,** not by neighborhood name.
- [ ] **Look up flood maps** and get an insurance quote before you write an offer.



04
The agreement before the tour

WHY THIS MATTERS TO YOU

Since January 1, 2026, Texas law requires a written agreement with an agent before they show you a home. Knowing what's in it, and what you can negotiate, protects you before you ever open a door.

This isn't a trick, and it isn't a lifetime contract. The law exists so that you know exactly what you're getting and what it costs before anyone opens a door for you.

If you just want to see one house with an agent, there's a short showing-only agreement for that. If you want someone negotiating for you, writing offers and getting you to closing, that's a full buyer representation agreement.

Who pays your agent?

You're responsible for your agent's compensation under your agreement, but it doesn't have to come out of your pocket. Many sellers offer to pay some or all of it, and you can ask the seller to cover it in your offer. Paragraph 12 of the Texas contract handles all of this.

We'll tell you before you tour whether a house you like has an offer of compensation on it.

REQUIRED BY LAW

What the agreement has to say

What the agent will do
The services, in writing.

When it ends
A real end date, not forever.

Exclusive or not
Whether you work with one agent.

How the agent gets paid
Plus a plain statement that it's negotiable.

BEFORE YOU SIGN WITH ANYONE

Questions to ask any agent

- How many buyers have you helped in this area in the last year?
- How do you find homes that aren't on Zillow yet?
- What will you do if a house appraises low?
- Who covers your showings when you're busy?
- Can I end the agreement if it isn't working?
- What exactly is included in your fee?

Ask us too. We'd rather you hire us with your eyes open.

See the flowchart

We built a one-page visual that shows every version of who pays the buyer's agent. It's free and there's no form: **raineypropertygroup.com/guides/who-pays-the-buyers-agent**

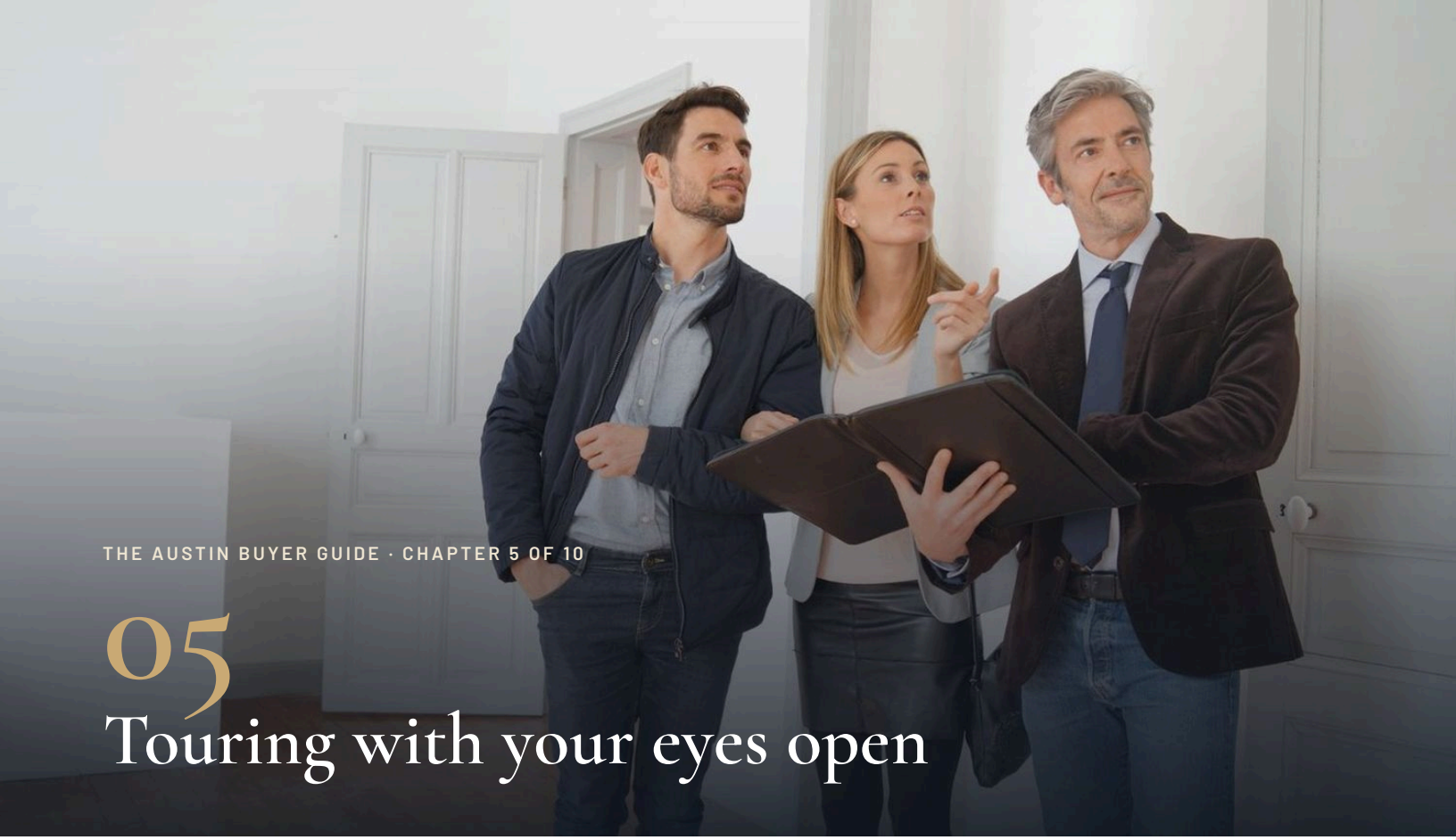
Read before you sign

Look for the end date, whether it's exclusive, and what happens if you buy a house you found on your own. Every one of those is negotiable, and a good agent won't mind you asking.



YOUR MOVE

- [ ] **Ask us the questions above,** and any other agent you're considering.
- [ ] **Read the agreement's end date and fee section** before you sign it.
- [ ] **Ask which houses on your list offer buyer's agent compensation** before you tour.



05 Touring with your eyes open

WHY THIS MATTERS TO YOU

Pretty is easy to see. Expensive is harder. A few minutes looking at the right things on a tour can save you thousands, or save you from the wrong house entirely.

Foundation

Central Texas clay swells when it's wet and shrinks when it's dry, and houses move with it. Watch for doors that stick, cracks running diagonally from the corners of windows and doors, and gaps where the wall meets the ceiling. Movement is common. Unrepaired movement is a negotiation.

Roof

Hail is a fact of life here. Ask how old the roof is and whether it's been replaced after a claim. An older roof can make insurance harder to get or more expensive.

Air conditioning

Ask for the age of the AC and the water heater. Systems past 15 years are living on borrowed time, and in August you'll want to know that before you own it.

BRING TO EVERY SHOWING

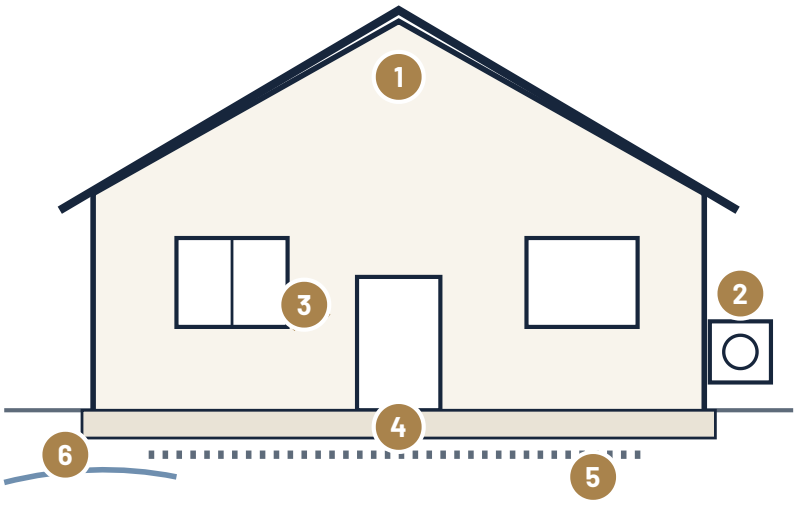
Your tour kit

- Your phone, for photos of anything odd
- A list of must-haves and deal-breakers
- Your tax rate and HOA questions
- A note on what the sun does to the backyard in the afternoon

See it twice. A second visit at a different time of day catches what you missed while you were excited the first time.

WHAT WE'RE LOOKING AT

Six things we check while you look at the backsplash



1. **Roof.** Age, and replaced after a hail claim?
2. **AC.** Past 15 years is borrowed time.
3. **Cracks.** Diagonal from door and window corners.
4. **Foundation.** Clay soil moves. Unrepaired movement is a negotiation.
5. **Drain lines.** Cast iron under the slab in 1950s to '70s homes.
6. **Drainage.** Water should run away from the house.

Age-related items

- Homes from the 1950s through 1970s often have cast iron drain lines under the slab. Get a sewer scope.
- Some homes built from roughly 1965 to 1973 have aluminum branch wiring.
- Polybutylene water lines showed up in some homes built from the late '70s to the mid '90s.

The outside

Look at how water drains away from the house, and whether big trees hang over the roof. Both are cheap to check and expensive to ignore.



YOUR MOVE

- [ ] **Ask three questions at every house:** how old is the roof, how old is the AC, any foundation work?
- [ ] **Photograph anything odd** so we can bring it up in the inspection.
- [ ] **Go back a second time** before you write an offer, at a different time of day.



06 Writing an offer that wins

WHY THIS MATTERS TO YOU

Sellers pick the offer they trust to close. Sometimes that's the highest one. Often it isn't. The right terms can win you the house, or save you thousands, without raising your price.

Every Texas resale offer uses the same state-written contract, so the difference is in the blanks. These are the ones that move a seller:

- **Price.** Based on closed sales, not list prices. Sold prices aren't public in Texas, so we pull them from the MLS for you.
- **Financing.** A strong pre-approval from a lender the listing agent can reach on a Saturday.
- **Earnest money.** More says you're serious, and it's credited back to you at closing.
- **Option period.** Long enough to get your inspections done. A shorter one can make your offer stronger.
- **Appraisal.** If you have the cash, offering to cover part of a gap between the price and the appraisal can beat a higher offer.
- **Seller-paid costs.** Closing costs, a rate buydown, or your agent's compensation. All negotiable, and all common right now.
- **Closing date.** Ask what the seller needs. Sometimes a two-week leaseback is worth more to them than $5,000.

WHERE THE MARKET IS

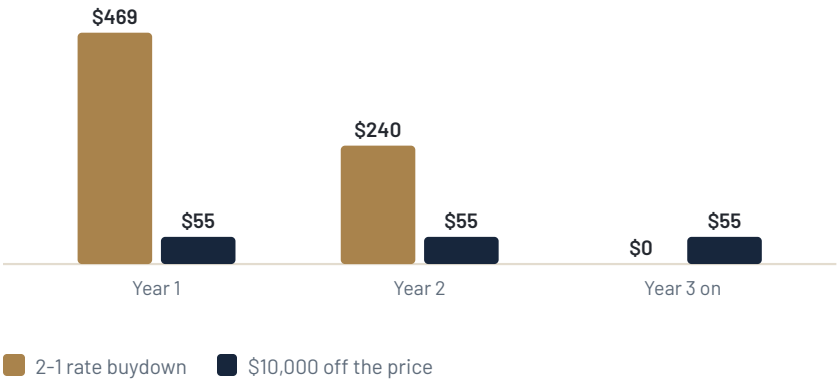
Homes across the Austin metro are selling for about 92% of list price on average (Oct. 2026). That gives most buyers room to negotiate. The house that just came on and is priced right is the exception, and we'll tell you when you're looking at one.

SKIP THE LOVE LETTER

Because of fair housing concerns, many listing agents won't pass along letters about your family. A clean, complete offer does the talking.

BY THE NUMBERS

$10,000 from the seller: buydown or price cut?



How much each option lowers your monthly payment.

The buydown saves about **$8,500 in the first two years**. The price cut saves $55 a month for the life of the loan, plus a slightly smaller down payment.

If you expect to refinance, the buydown usually comes out ahead.

Example only: $450,000 house, 20% down, 7.28% 30-year fixed. A 2-1 buydown lowers the rate 2 points in year one and 1 point in year two, and costs about $8,500 here. Run your own numbers with your lender.

Buydown or price cut?

Asking a seller for a 2-1 rate buydown instead of a price cut can lower your payment more in the first two years than the same dollars off the price. We'll run both with your lender before you decide.

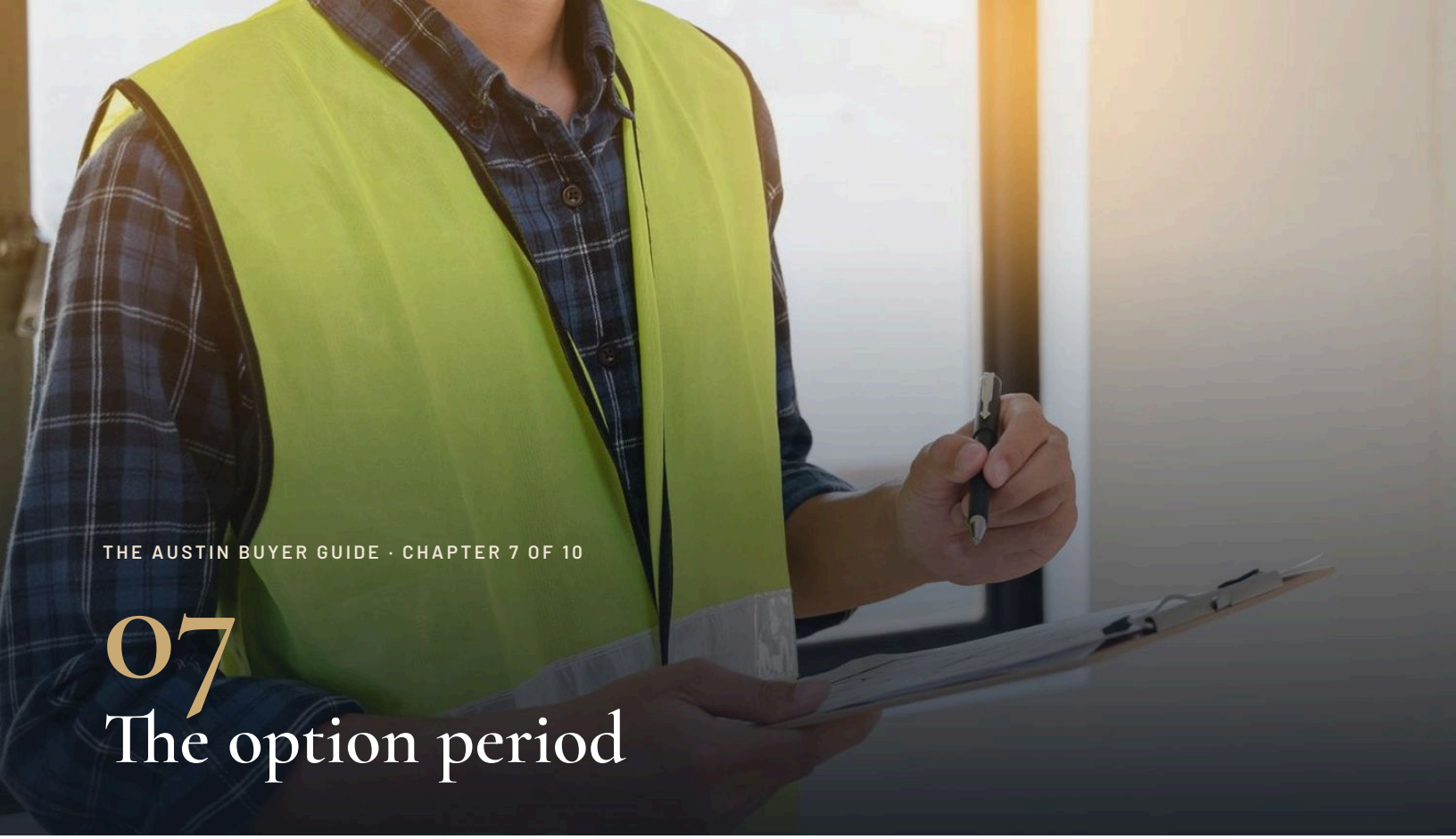
When to move fast

Most houses give you room. A fresh, well-priced listing in a popular area doesn't. When we see one, we'll say so, and we'll help you write a clean offer the same day.



YOUR MOVE

- [ ] **Ask us for the closed sales** behind any price you're thinking about.
- [ ] **Have your lender run the buydown and the price cut** side by side for your loan.
- [ ] **Decide your walk-away number** before you write, so the negotiation doesn't decide it for you.



07 The option period

WHY THIS MATTERS TO YOU

For a few days after the contract is signed, you can walk away for any reason. It's the most valuable window in the whole purchase, and the clock starts the moment you're under contract.

In the Texas contract, you pay the seller an option fee for an unrestricted right to terminate during the option period. You'll deliver that fee and your earnest money to the title company within 3 days of the contract being signed.

What to do in those days

- **The general inspection.** Be there for the end of it. The inspector will walk you through the big stuff.
- **Specialists as needed.** A sewer scope for older homes, a structural engineer for foundation questions, a roofer if the inspector flags the roof, and a termite inspection.
- **An insurance quote.** Get one now, on this specific address. If the roof or claims history makes it expensive, you want to know while you can still leave.
- Read the seller's disclosure again with the inspection report next to it.

DON'T PANIC AT THE REPORT

Every inspection report is long. Even well-kept houses have pages of items. We'll help you sort the three things that matter from the forty that don't.

WATCH THE CALENDAR

The option period counts calendar days, weekends included. Schedule the inspection the day you go under contract.

BY THE NUMBERS

A typical 7-day option period, from your side



If you decide to walk, notice has to reach the seller by 5:00 p.m. local time on the last day. You lose the option fee, and your earnest money comes back to you.

Then negotiate

We'll send the seller an amendment asking for repairs, a credit, a lower price or a mix. Credits are usually easier: the seller doesn't have to manage contractors, and you pick your own.

Focus on safety, systems and anything a lender or insurer will care about. Leave the cosmetic list alone. Asking for everything is the fastest way to get nothing.



YOUR MOVE

- [ ] **Book the inspector the day you go under contract.** Good ones fill up.
- [ ] **Get an insurance quote on the address** during the option period, not after.
- [ ] **Pick your top three repair items** and ask for a credit instead of repairs where you can.



THE AUSTIN BUYER GUIDE · CHAPTER 8 OF 10

08 Appraisal, title and the HOA

WHY THIS MATTERS TO YOU

After the option period, several checks run at the same time. Most of the work is ours and the lender's, but a slow answer from you is the most common reason closings slip.

Appraisal

Your lender sends an appraiser to confirm the house is worth what you're paying. If it comes in low, you can pay the difference, ask the seller to drop the price, split it, or, depending on the contract, walk away with your earnest money. We send the appraiser our comps before the visit.

Title

The title company searches the records to make sure the seller can sell the house free of old loans, liens and claims. You'll get a title commitment that lists anything they found and what's being done about it. Your owner's title policy protects you if something they missed turns up later.

Survey

The contract says whether the seller provides an existing survey or a new one gets ordered. A survey shows the lot lines, easements and whether the fence is actually on your side.

CHECKLIST

Your to-do list

- Bind homeowner's insurance
- Send every document your lender asks for
- Read the title commitment and HOA documents
- Set up utilities to start on closing day
- Book movers
- Don't change jobs or open new credit

HOA DOCUMENTS

If there's an HOA, you'll get the resale certificate and the subdivision documents. Texas gives you a short window after you receive them to terminate if you don't like what you read. Read them.

HOW IT RUNS

Four things happening at once

Appraisal	Lender's appraiser confirms the value. We send our comps first.
Title	Title company clears old loans, liens and claims.
Survey and HOA	Lot lines, easements, and the HOA documents you can still walk away over.
Your loan	Final approval. Answer document requests the same day.

After the option period · 3 to 5 weeks · Closing day

Your loan

Answer your lender's document requests the same day. Most delays at the end of a deal come from one missing bank statement, not one big problem.

If the appraisal comes in low

It's a negotiation, not a dead end. We'll look at what the appraiser used, send any sales they missed, and talk through your options before anyone decides anything.



YOUR MOVE

- [ ] **Answer every lender request within a day.** Set a reminder if you have to.
- [ ] **Bind your insurance early** and send the declaration page to your lender.
- [ ] **Read the HOA documents the day they arrive.** Your window to back out over them is short.



09 Closing day

WHY THIS MATTERS TO YOU

You'll sign a stack of papers, the loan funds, and the house is yours. The one thing that can go badly wrong is the wire, and the criminals who target it are good at what they do.

Three days before

Your lender sends your Closing Disclosure at least three business days before you sign. Compare it to your Loan Estimate. If the rate, loan amount or cash to close changed, ask why before closing day, not at the table.

The final walk-through

Usually a day or two before closing, or the morning of. Check that agreed repairs are done (with receipts), everything that's supposed to stay is still there, and nothing new is broken.

The money

You'll send your cash to close by wire or cashier's check. Fake emails that look like they're from the title company or from us will ask you to wire money somewhere new. **We will never email you changed wiring instructions.** Before you send a dollar, call the title company at a number you looked up yourself.

BRING TO CLOSING

What to have with you

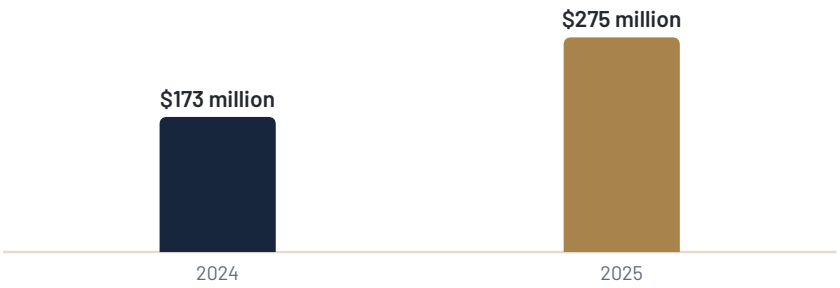
- Photo ID for everyone on the loan
- Proof your funds arrived (or the cashier's check)
- Your checkbook, just in case
- A pen you like. It's a lot of signatures.

AT THE TABLE

Signing takes about an hour. Once the lender funds the loan, you get the keys, the garage remotes and whatever manuals the seller left behind.

BY THE NUMBERS

Real estate fraud losses reported to the FBI



Reported losses jumped about **59%** in one year, across 12,368 complaints in 2025.

Buyers are the main target because they're the ones sending the big wire. One phone call to a number you found yourself stops it.

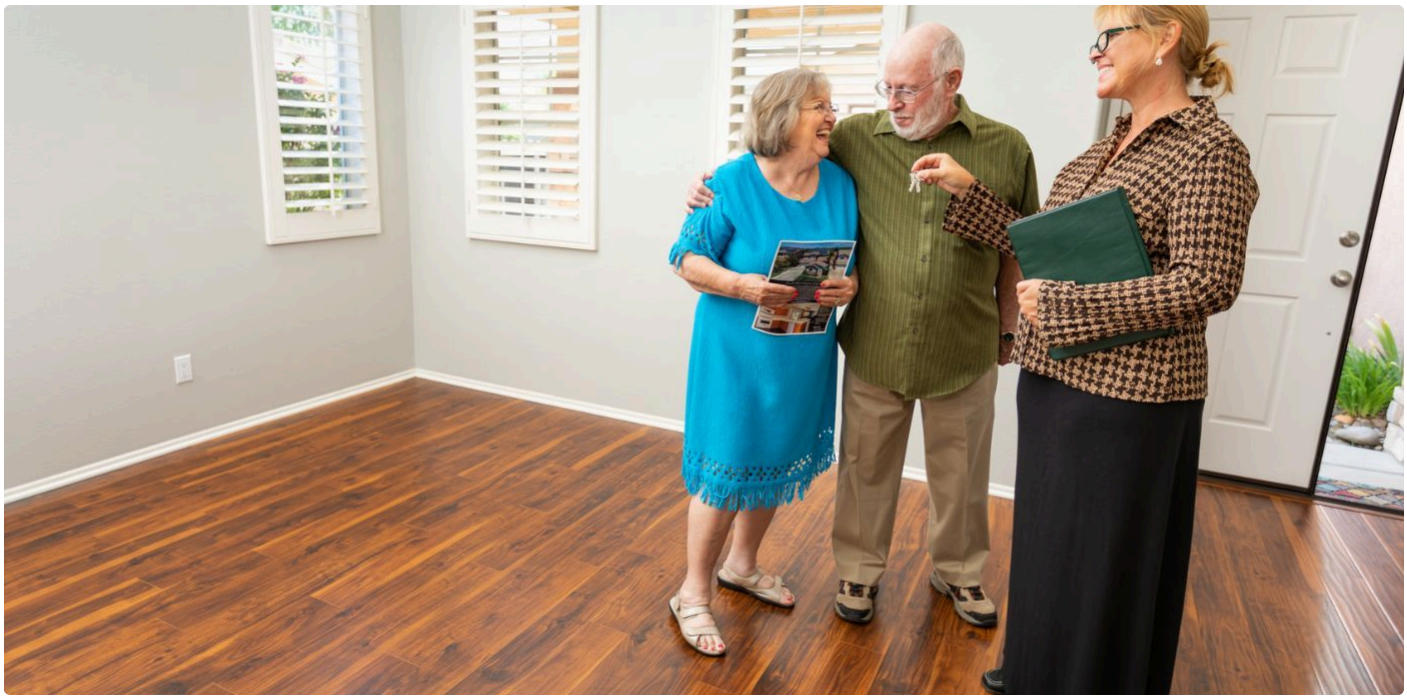
Source: FBI Internet Crime Complaint Center, 2025 Internet Crime Report.

Compare the two forms

Lay your Closing Disclosure next to your Loan Estimate and check the rate, the loan amount, the monthly payment and the cash to close. Small changes are normal. Big ones need an answer before you sign.

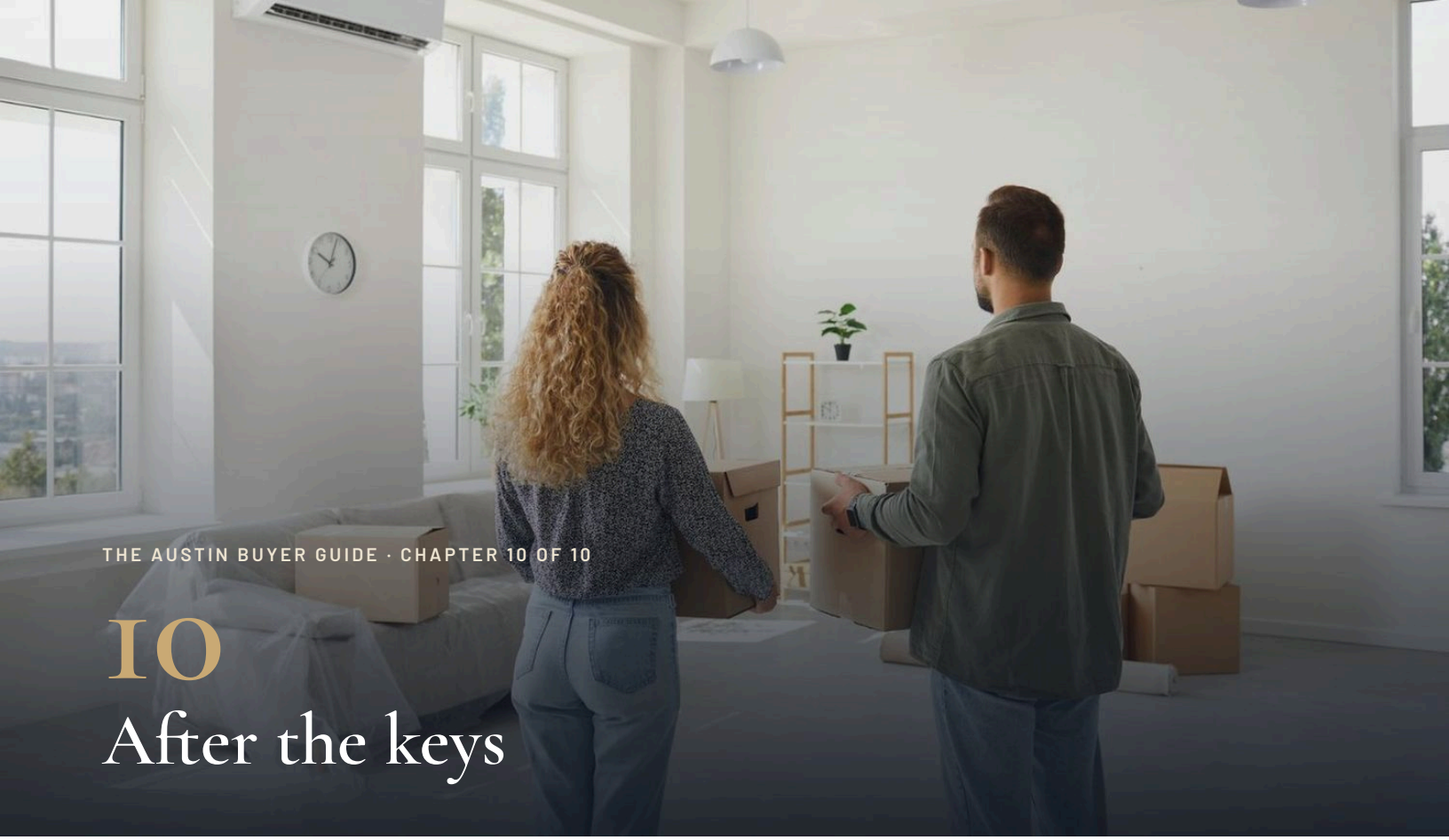
Wire early, confirm twice

Send the wire the day before if you can, and confirm by phone that it arrived. Banks have cutoff times, and a wire that misses one can push your closing a day.



YOUR MOVE

- [ ] **Save the title company's number now,** from their website, before any email about wiring arrives.
- [ ] **Compare your Closing Disclosure to your Loan Estimate** the day you get it.
- [ ] **Do the walk-through with your repair list in hand.**



10
After the keys

WHY THIS MATTERS TO YOU

A few things in your first months as an owner can save you real money every year you live there. The biggest one is free, takes about fifteen minutes, and plenty of new owners forget it.

File your homestead exemption

Texas school districts have to exempt $140,000 of your home's value from school taxes if it's your main home, and homeowners 65 and older get another $60,000 off. Homesteads also get a 10% annual cap on how fast the taxable value can rise.

You file Form 50-114 with your county appraisal district, online, for free. If the seller didn't have a homestead exemption on the house this year, you can apply right away. If they did, yours starts January 1, so file early in the new year. Ignore any company that mails you an offer to file it for a fee.

Protest your value every spring

The appraisal district mails a notice of appraised value each spring. You can protest it, usually by May 15 or 30 days after the notice, whichever is later. We'll send you sales data to use.

YOUR FIRST YEAR

The calendar that matters

- Homestead exemption filed
- Property tax bill arrives in the fall, due by January 31
- Escrow analysis from your lender
- Appraisal notice in the spring, and a protest if it's high
- Service the AC before summer

THE HOUSE ITSELF

First week checklist

- Change the locks and the garage code
- Find the main water shutoff and the breaker panel
- Replace the AC filter and set a reminder
- Put your closing documents somewhere you can find them

BY THE NUMBERS

What the homestead exemption does to school taxes



Taxable value for school taxes on a $450,000 home.

At Austin ISD's current rate, the homestead exemption saves about **$1,295 a year**. At 65 or older, it's about **$1,850**.

Every year. For one free form.

Example: $450,000 home, Austin ISD 2025-26 tax rate of $0.9252 per $100 (Community Impact). Your district's rate will differ. Sources: Texas Constitution Art. VIII, Sec. 1-b, as amended Nov. 2025 (Props. 11 and 13).

Watch your escrow

Your lender reviews your escrow account once a year. If taxes or insurance went up, your payment will too. If they went down, you may get a refund. Either way, read the letter.

We're still here

Questions about a contractor, a tax notice or a neighborhood rumor? Call us. We'd rather you ask than guess, from the first tour to the day you file your homestead exemption.



YOUR MOVE

- [ ] **Put a reminder on your calendar** to file Form 50-114 (right away, or January 1 if the seller had an exemption).
- [ ] **Watch for the spring appraisal notice** and send it to us if it looks high.
- [ ] **Change the locks** the first week.

THE WHOLE THING ON ONE PAGE

From first call to keys

Every search is different, but most of our buyers follow something close to this.

BEFORE YOU LOOK — Talk to two lenders and get pre-approved. Settle your real monthly number.

FIRST MEETING — Sit down with us to pick areas and sign the buyer agreement.

THE SEARCH — Tours, second visits and neighborhood Saturdays. We send listings, including ones that haven't hit the big sites yet.

THE OFFER — We pull the sold comps, talk through terms, and write and negotiate the offer.

DAYS 1 TO 3 — Earnest money and option fee to the title company. Inspections scheduled.

THE OPTION PERIOD — Inspections, specialists, insurance quote and the repair negotiation.

THE NEXT 3 TO 5 WEEKS — Appraisal, title, survey, HOA documents and final loan approval.

CLOSING DAY — Walk-through, signing, funding and keys.

WORDS YOU'LL HEAR

- **Option period:** your window to walk away for any reason
- **Earnest money:** your good-faith deposit, credited back at closing
- **Title commitment:** the title company's report on ownership
- **T-47.1:** the seller's sworn statement that an old survey is still accurate
- **MUD:** a utility district with its own tax rate
- **Closing Disclosure:** your final loan numbers, sent three business days before closing

If you hear a word that isn't here, ask. There are no dumb questions in a purchase this size.

WHEN YOU'RE READY

Ready to start looking?

Everything in this guide is general. Your search isn't. Here's what we'll do with you, before you sign anything:

1. **A first conversation.** What you want, what you can spend, and where it makes sense. No pressure, and no agreement to sign that day.
2. **A short list of lenders.** People we've closed with who answer the phone and close on time.
3. **Areas worth your Saturday.** Neighborhoods that fit your budget, commute and schools, with the tax rates side by side.
4. **Listings before they're everywhere.** Coming-soon homes and our own network, not just what's on the big sites.
5. **Someone in your corner.** From the first tour to the day you file your homestead exemption.



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Over $100 million in sales across Austin and Seattle since 2019.

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