



the HOME BUYER ROADMAP



THE MUST-KNOWS BEFORE
BUYING A HOME

What's INSIDE

→ **WHAT IT'S LIKE TO WORK WITH ME**

No pressure, no guesswork — just strategy, communication, and someone in your corner from start to keys.

→ **LOCAL NEIGHBORHOOD OVERVIEW**

A quick snapshot of a few popular neighborhoods - including their amenities, vibe & price point.

→ **HONEST ANSWERS TO YOUR QUESTIONS**

From “how do you get paid?” to “do I have to sell first?” — I break it all down without the jargon.

→ **THE STEP-BY-STEP BUYER ROADMAP**

Because “we’ll figure it out as we go” is not a strategy.

→ **WHAT TO DO IF YOU'RE BUYING LATER**

1-2 years out? Perfect. Let's set you up with a plan so you're ahead of the game when the time comes.

→ **HOW TO FIND OFF-MARKET HOMES**

Spoiler: not everything worth buying is listed on Zillow. I'll show you how I help uncover hidden options.

→ **CHECKLISTS + TOOLS TO KEEP YOU ON TRACK**

From pre-approval to packing, I've got resources to help you stay organized and confident from start to close.



So you're thinking about buying a home?

You're in the right place.

Hi, I'm Stephanie Smith — a local real estate agent here in DFW, and this guide was made to help you feel clear, confident, and in control of the home buying process (no matter where you are on the timeline).

Whether you're planning to move in six months or just starting to think about the idea of owning a home, this resource walks you through what to expect, how to prepare, and what it actually looks like to work with an agent like me.

Stephanie Smith

469-570-5909

stephanie@smarthomerealtygroup.com

How I work with buyers

I'm here to guide you through every step of the process — from setting up a custom home search to connecting you with trusted lenders, helping you understand your financing options, and advocating for your best interest during negotiations.



A tailored VIP Home Search with properties that match your lifestyle and budget



Access to off-market opportunities through my local network, mailers, or targeted campaigns



Step-by-step support once we're under contract (no guessing or Googling required)

the FAQs

01/ HOW DO YOU GET PAID?

As of 2024, buyer agent compensation is negotiable and can vary depending on the property and agreement with the seller. I'll walk you through what this looks like upfront so there are no surprises — and we'll discuss your options before we ever tour a home.

02/ WHAT IF I'M NOT SURE IF I'M READY TO BUY?

Totally normal! I can help you explore what's possible, set up a custom search, and share resources to prepare — no pressure, just information to help you feel confident when the time is right.

03/ HOW DO I KNOW WHAT I CAN AFFORD?

Start with a free mortgage pre-approval — I can connect you with trusted lenders who'll walk you through your numbers and help define your price range. I also include a simple home budget calculator in this guide!

04/ WHAT IF I HAVE A HOUSE I NEED TO SELL FIRST?

No problem — I help clients buy and sell all the time. I'll walk you through timing, prep, and pricing so we can make a plan that feels smooth and stress-free. Whether you need to sell first, buy first, or do both at the same time, I've got you.

05/ IS RIGHT NOW THE BEST TIME TO BUY?

The best time to buy is when it aligns with your goals. I'll help you understand what's happening in the market and guide you through timing, strategy, and next steps based on your situation.

This isn't my *first* rodeo...

Buying or selling a home is a big deal — and I don't take it lightly. I've helped over 60+ families make their move in DFW and surrounding areas, and I'm proud to say that most of my business comes from referrals and happy clients coming back for round two.



60+

HOMES SOLD

From cozy condos to move-in ready single family homes.

5

YEARS IN BUSINESS

Grounded experience, local insight, and a people-first approach.

80%

BUYER REPRESENTATION

Helping clients from first-time home buyers to downsizers find the one.

100%

5-STAR REVIEWS

Strategic, proactive, and relentlessly focused on helping you find the one.

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WHAT IT ACTUALLY LOOKS LIKE TO BUY A HOME.

01

Let's talk goals

We'll chat about your timeline, must-haves, and what buying a home in DFW actually looks like right now — no pressure, just real talk.

02

Get pre-approved + set your budget

I'll connect you with a trusted lender to figure out your price range, monthly payments, and the best loan options for your situation.

03

Make it official

We'll review and sign a buyer agreement so I can fully represent you, advocate for your best interest, and start unlocking off-market opportunities.

04

Start your home search

You'll get a personalized VIP home search (and access to listings you might not find online). We'll tour the good ones and rule out the rest — no wasted weekends.

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Make an offer + go under contract

Found the one? I'll walk you through the offer, negotiations, inspections, and all the fine print — with strategy at every step.

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Close + celebrate

Once the paperwork is done and the keys are yours, we celebrate (and yes, I'll still be here if you need anything after closing).

the Home Budget Calculator

This calculator includes a formula for calculating the 28% and 36% housing budget rule.

HOME BUDGET CALCULATOR

Gross Monthly Income (Before taxes)		Savings/ Investments		Your Monthly Housing Budget	
Partner 1	\$5,000.00	Partner 1 Retirement	\$1,000.00	Following the Rule of 28%	\$3,304.00
Partner 2	\$6,800.00	Partner 1 Other Investments	\$500.00	Following the Rule of 36%	\$3,498.00
Total	\$11,800.00	Partner 2 Retirement	\$1,000.00	*Remember* Total Monthly Housing Budget should include: Principal Interest Taxes Insurance HOA, PMI (if applicable)	
Monthly Expenses (Both Partners)		Partner 2 Other Investments	\$500.00		
Groceries	\$600.00	Other	\$0.00		
Internet	\$80.00	Other	\$0.00		
Water	\$50.00	Total	\$3,000.00		
Electricity	\$150.00	% of Income	25.42%		
Cell Phone(s)	\$70.00	Debts (Monthly Obligations)			
Gas	\$150.00	Rent/ Existing Mortgage	\$0.00	→→→→→→	* Your rent/existing mortgage number will be \$0 UNLESS you plan to continue renting or keep an existing home after you purchase a new one
Car Insurance	\$200.00	Student loans	\$0.00		
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Travel	\$350.00	Car Loan	\$300.00		
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Entertainment	\$100.00	Debt to Income (DTI) Ratio	6.4%		
Gifts	\$50.00				
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TOTAL	\$3,500.00				
% of Income	29.66%				

[Click here for my Home Budget Calculator](#)

To use this Home Budget Calculator, start by entering your total gross monthly income and all recurring monthly expenses, savings contributions, and debt payments. The sheet will automatically calculate your monthly spending breakdown, savings rate, debt-to-income ratio, and recommended housing budget based on standard financial rules (28% and 36% of gross income).

Next Steps

LET'S MAKE A GAME PLAN

Whether you're ready to start touring homes or just getting your finances in order, here's how we can work together:

1. We'll book a quick intro call to talk timing, goals, and next steps.
2. I'll set up your custom VIP Home Search.
3. I'll send over prep tools based on where you are in the buying process.
4. We'll go at your pace — whether that means looking now or prepping for later.

SCHEDULE NOW

Your next move starts here — and
I'll guide you the whole way.



Stephanie Smith

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STEPHANIE@SMARTHOMEREALTYGROUP.COM

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A modern kitchen with dark cabinetry, a white countertop, and a large window. The text is overlaid on the image.

THE HOME BUYER ROADMAP

THE MUST-KNOWS BEFORE
BUYING A HOME IN [CITY NAME]

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A quick snapshot of a few popular [City Name] neighborhoods – including their amenities, vibe & price point.

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So you're thinking about buying a home in **[City Name]**?

You're in the right place.

Hi, I'm [Your Name] — a local real estate agent here in [City Name], and this guide was made to help you feel clear, confident, and in control of the home buying process (no matter where you are on the timeline).

Whether you're planning to move in six months or just starting to think about the idea of owning a home, this resource walks you through what to expect, how to prepare, and what it actually looks like to work with an agent like me.

Your Name
555.123.4567
email@yourcompany.com

HOW I WORK WITH BUYERS

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5-STAR REVIEWS

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Don't just take my word for it...



"We had no idea what we were doing, but [Agent Name] walked us through every step. I never felt rushed — just supported."

SOLD IN 2024 | [NEIGHBORHOOD]



"The perfect mix of professional and real. Honest advice, quick responses, and somehow made buying a home feel fun."

SOLD IN 2024 | [NEIGHBORHOOD]



"We sold and bought at the same time — it was stressful, but [Agent Name] made it all make sense. So grateful."

SOLD IN 2024 | [NEIGHBORHOOD]

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CLOSE + CELEBRATE

Once the paperwork is done and the keys are yours, we celebrate (and yes, I'll still be here if you need anything after closing).

YOUR GUIDE TO LOCAL NEIGHBORHOODS



Neighborhood Name

Median: ~\$475K

Creative, lively, walkable
Just west of downtown



Tip: Don't have photos handy? Add screenshots of listings from each neighborhood to convey the look & feel of homes in each area.

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USE PHOTOS? USE
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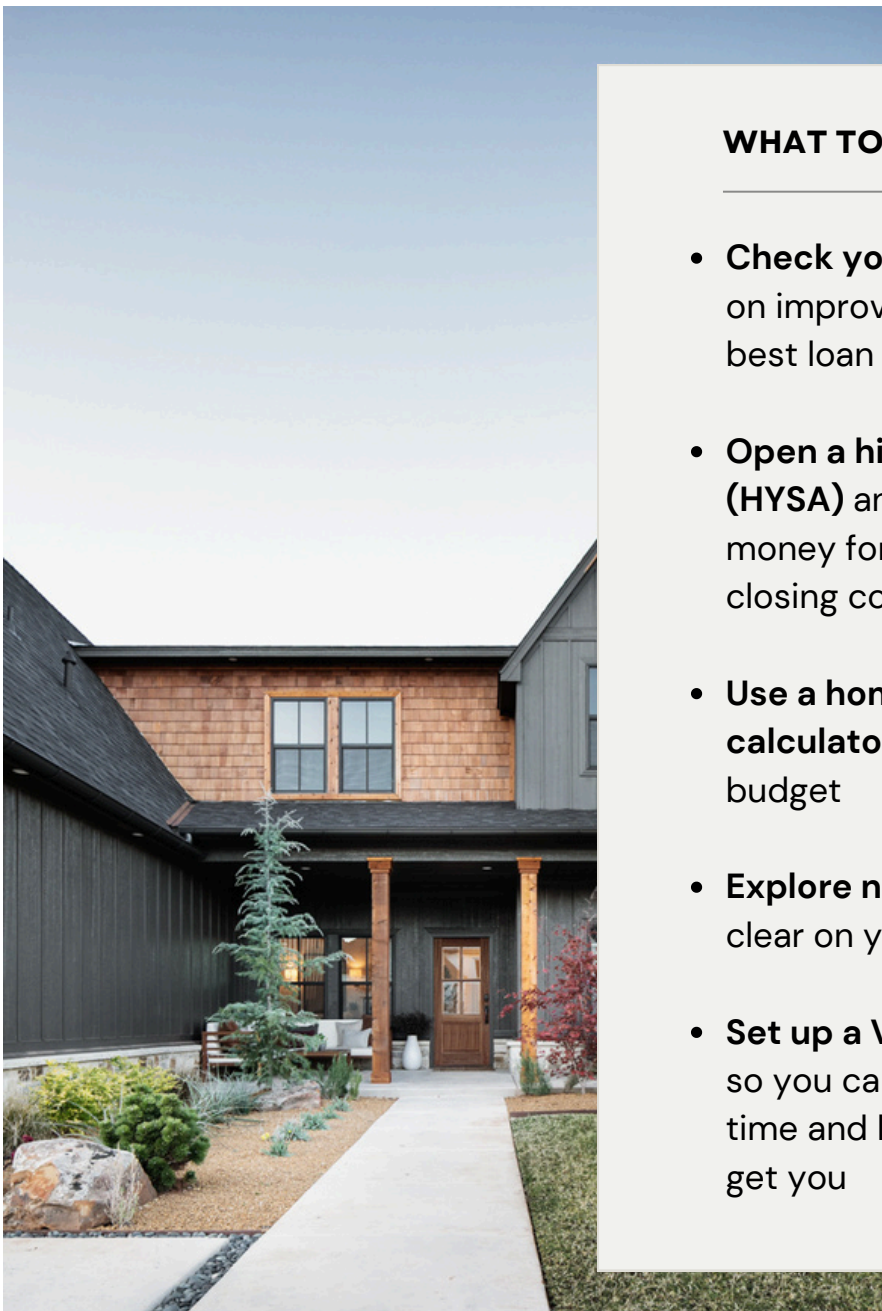
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THE “JUST BROWSING” BUYER BLUEPRINT

1-2 YEARS OUT? PERFECT.

Buying later doesn't mean you have to wait to get organized. In fact, this is the best time to lay the groundwork so when you're ready, you're not starting from scratch — you're ready to move.



WHAT TO FOCUS ON NOW:

- **Check your credit score** and work on improving it (ideally 700+ for best loan options)
- **Open a high-yield savings account (HYSA)** and start putting aside money for your down payment, closing costs, and moving expenses
- **Use a home affordability calculator** to get a ballpark of your budget
- **Explore neighborhoods** and get clear on your lifestyle must-haves
- **Set up a VIP Home Search** with me so you can watch the market in real time and learn what your money can get you

HOW TO FIND OFF-MARKET HOMES

Not everything worth buying is on Zillow.

In competitive markets (or if you're searching for something super specific), waiting for the perfect listing to pop up on the MLS isn't always the move.

HERE'S HOW I HELP CLIENTS GET AHEAD OF THE CROWD:



Targeted mailers to homeowners in neighborhoods you're eyeing



Tapping into agent-only networks where homes are shared before they hit the market



Social campaigns to attract potential sellers who haven't listed yet



Personal outreach to past clients or contacts who might be a match

Because you deserve an agent who doesn't just **set up a search and hope for the best.**

THE HOME BUDGET CALCULATOR

This calculator includes a formula for calculating the 28% and 36% housing budget rule.

HOME BUDGET CALCULATOR			
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% of Income	29.66%		

Your Monthly Housing Budget
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 Following the Rule of 36% \$3,498.00

Remember Total Monthly Housing Budget should include: Principal Interest Taxes Insurance HOA, PMI (if applicable)

* Your rent/existing mortgage number will be \$0 UNLESS you plan to continue renting or keep an existing home after you purchase a new one

* Your property taxes and property insurance will be \$0 UNLESS you plan to keep an existing home after you purchase a new one

Access the home budget calculator [HERE](#)

Click here for my Home Budget Calculator

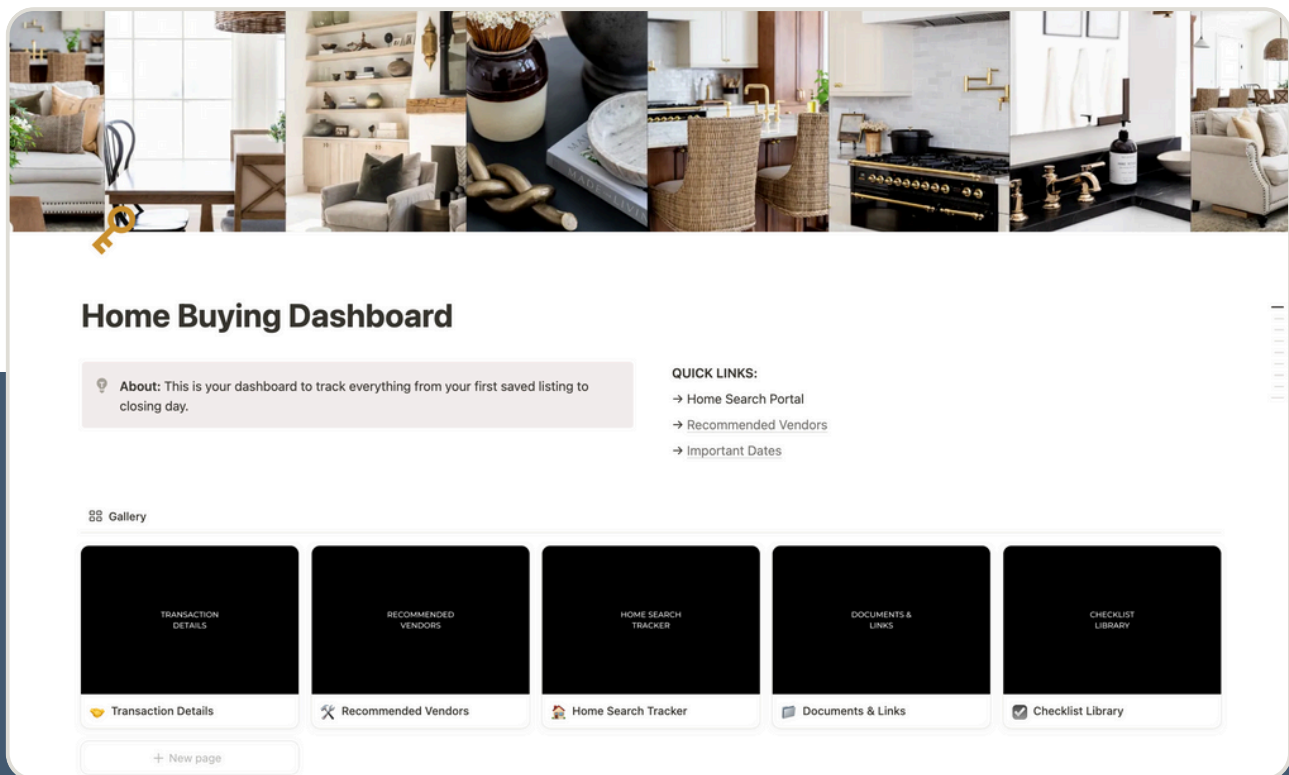
To use this Home Budget Calculator, start with your gross monthly income and all recurring contributions, and debt payments. The calculator will then calculate your monthly spending breakdown, your income ratio, and recommended housing

financial rules (28% and 36% of income)

1. Open the spreadsheet
2. Make a copy: Click **File** > **Make a Copy**
3. Click **Share** on the top right.
4. Under "General access" click "**Anyone with the link**" > click "**Viewer**"
 - a. **IMPORTANT:** DO NOT select "Editor". That would allow the end user to edit your spreadsheet directly, instead we want them to make their own copy.
5. Click "Copy Link" (it's standard)
6. Double click the sentence "**Click here for my home budget calculator**" above, click the link icon and paste your link

THE DIGITAL HOME BUYING DASHBOARD

Finally, a way to keep track of everything
(without losing another PDF).



I created a digital buyer checklist in Notion and update as you go — from “just browsing” to “offer accepted”. It’s organized, easy to use, and won’t get lost.

We feature this Home Buying Dashboard as a **preview of the value you provide your clients.** It’s meant to be used when you have an active buyer - no need to link it within this guide.

Access the Notion Home Buying Dashboard **[HERE](#)**.

You can access it from your phone, tablet, or laptop — no apps to download, no fancy tech skills required.

NEXT STEPS

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Whether you're ready to start touring homes or just getting your finances in order, here's how we can work together:

- We'll book a quick intro call to talk timing, goals, and next steps.
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- We'll go at your pace — whether that means looking now or prepping for later.

SCHEDULE A 15 MIN CALL

Hyperlink to your meeting scheduler - we like Calendly (free)! [Instructions to set up your Calendly](#). Highlight the text and click the link icon to paste your link.

**Your next move starts
here – and I'll guide you
the whole way.**



Your Name

555.123.4567

YOU@YOUREMAIL.COM

YOU@YOURWEBSITE.COM

YOURWEBSITE.COM