



## FIRST-TIME BUYER GUIDE

### AFFLUENT TITLE PARTNERS

This guide is designed to walk first-time buyers through every major step of the real estate closing process so you feel informed and confident.

#### GETTING STARTED

- Determine your budget and financing options
- Get pre-approved by a lender
- Select a real estate agent
- Understand upfront costs (earnest money, option fee, inspections)

#### UNDER CONTRACT

- Submit offer and negotiate terms
- Deposit earnest money
- Complete inspections
- Review title commitment
- Order and complete appraisal

#### CLOSING PROCESS

- Receive Closing Disclosure
- Secure homeowners insurance
- Verify wire instructions by phone
- Complete final walkthrough

- Attend signing appointment

## AFTER CLOSING

- Record deed and finalize transaction
- Receive keys
- Set up homestead exemption
- Update address and utilities

## AFFLUENT TITLE PARTNERS

227 North Loop 1604 East, San Antonio, TX 78232  
(210) 512-4340 | [www.affluenttitleptnr.com](http://www.affluenttitleptnr.com) | [info@affluenttitleptnr.com](mailto:info@affluenttitleptnr.com)

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