Ruth Romero
REALTOR®

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FREE BUYER'S GUIDE

GUÍA GRATIS PARA COMPRADORES

Buying a Home in Texas with Clarity and Peace

Comprar casa en Texas — con claridad y paz

Where Faith Meets Homeownership.



Ruth Romero, REALTOR®
GRI · ABR® · Real Broker, LLC · TREC #0772016

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Welcome / Bienvenida

Buying a home is one of the biggest decisions your family will make. You deserve someone who explains every step clearly — in English or Spanish — and who puts your interests first. I'm Ruth Romero, a bilingual REALTOR® with Real Broker, LLC, serving buyers across Arlington, Fort Worth, Dallas, Grand Prairie, Mansfield and greater DFW. My faith is at the center of how I serve: with honesty, patience and care. That is why I say my business is **Where Faith Meets Homeownership.**

ES

Comprar una casa es una de las decisiones más importantes para su familia. Merece a alguien que le explique cada paso con claridad — en inglés o español — y que ponga sus intereses primero. Soy Ruth Romero, REALTOR® bilingüe con Real Broker, LLC. Mi fe está en el centro de cómo sirvo: con honestidad, paciencia y cariño. Por eso mi lema es **Where Faith Meets Homeownership.**

How to use this guide / Cómo usar esta guía

This guide is general education about a typical Texas purchase. Your signed contract, lender guidelines and Texas law control. It is not legal, tax or mortgage advice. When you are ready, call/text **214-681-1645** and we will walk your situation step by step.

ES: Esta guía es educación general. Su contrato firmado, su prestamista y la ley de Texas mandan. No es consejo legal, fiscal ni hipotecario. Cuando esté listo, llame o escriba al **214-681-1645**.

Required Texas notices / Avisos requeridos de Texas

- Texas Real Estate Commission Consumer Protection Notice: https://www.trec.texas.gov/forms/consumer-protection-notice
- Texas Real Estate Commission Information About Brokerage Services (IABS): View IABS PDF
- Verify a Texas license: https://www.trec.texas.gov/license-search

Steps to Buy in Texas / Pasos para comprar en Texas

- **1. Get financially ready.** Talk with a lender about pre-approval so you know a comfortable price range and estimated monthly payment (principal, interest, taxes, insurance, HOA if any).
- **2. Define needs vs. wants.** We search the MLS and tour homes that fit your budget and must-haves.
- **3. Write an offer.** In Texas we commonly use TREC-promulgated contracts. Your offer includes price, dates, option fee, earnest money and other terms.
- **4. Option period.** For a negotiated option fee paid to the seller, you often receive a short unrestricted right to terminate (commonly used for inspections). If you terminate on time under the contract, earnest money is typically handled per the contract; the option fee is generally kept by the seller.
- **5. Earnest money.** A good-faith deposit delivered to the title company by the contract deadline. Applied at closing if you buy; otherwise handled per the contract.
- **6. Inspections & due diligence.** Hire inspectors you choose. Review survey, title commitment and Seller's Disclosure. Negotiate repairs or credits when appropriate.
- **7. Loan, appraisal & clear to close.** Your lender finalizes underwriting; the property is appraised.
- **8. Closing.** Sign at title, funds disburse, receive keys — and give thanks for the journey.

ES — resumen

1) Preaprobación. 2) Necesidades y presupuesto. 3) Oferta con contrato TREC. 4) Período de opción. 5) Earnest money. 6) Inspecciones y revelaciones. 7) Préstamo y avalúo. 8) Cierre y llaves. Yo le explico cada espacio del contrato en su idioma antes de firmar.

Key Terms & Inspections / Términos e inspecciones

Option period & earnest money

These two items confuse many first-time buyers. The **option period** is negotiated time to inspect and freely terminate under the contract in exchange for an option fee. **Earnest money** shows good faith and is held by title. Amounts and deadlines are negotiable and must match what you sign. When in doubt, ask before you initial.

ES: El **período de opción** es tiempo negociado para inspeccionar y poder terminar según el contrato a cambio de una cuota de opción. El **earnest money** es depósito de buena fe en la compañía de título. Pregunte antes de firmar.

Inspection mindset

New or existing — an independent inspection helps you understand condition. You choose the inspector. We use the report to decide whether to proceed, renegotiate, or walk away during your option rights. No home is perfect; the goal is informed peace.

ES: Casa nueva o usada — una inspección independiente le ayuda a conocer la condición. Usted elige al inspector. Usamos el informe para decidir con paz.

Seller's Disclosure

Texas sellers of most single-family homes must provide a Seller's Disclosure Notice about property condition (limited exceptions apply). Read it carefully with your inspection in mind.

ES: En Texas, la mayoría de los vendedores de casas unifamiliares deben entregar un Seller's Disclosure Notice sobre la condición de la propiedad (hay excepciones limitadas). Léalo con cuidado junto con su inspección.

Fair Housing

I follow the Fair Housing Act. I help you evaluate properties and locations based on your needs and the facts of the home — never by steering anyone toward or away from an area based on protected characteristics.

ES: Cumplo la Ley de Vivienda Justa. Evaluamos propiedades por sus hechos y sus necesidades — sin dirigir a nadie hacia o lejos de una zona por características protegidas.

New Construction & First-Time Resources

New construction tip

Bring your own REALTOR® on the **first** visit to a builder model. Many builders require your agent to be registered then. The on-site sales rep works for the builder; I work for you — comparing incentives in writing, preferred-lender tradeoffs, HOA/MUD/PID costs, and independent inspections.

ES: Lleve a su propio REALTOR® en la **primera** visita. Muchos constructores exigen registrar a su agente entonces.

First-time buyer resource links (official)

• TDHCA / My First Texas Home: https://welcomehome.tdhca.texas.gov/programs
• TSAHC: https://www.tsahc.org/ · DFW: https://www.tsahc.org/resource/home-buying-assistance-in-dallas-fort-worth/
• Fort Worth HAP: https://www.fortworthtexas.gov/departments/neighborhoods/services/hap
• Dallas DHAP (city): https://dallascityhall.com/departments/housing-and-homelessness/pages/dallas-homebuyer-assistance-program-dhap.aspx
• Dallas DHAP admin (BCL of Texas): https://bcloftexas.org/dhap
• Arlington housing resources (AHAP paused per City/Housing Channel, late 2026): https://www.arlingtontx.gov/Government/Departments/Department-Directory/Grants-Management/Quality-Housing-Resources
• Housing Channel: https://www.housingchannel.org/get-started
• VA loans: https://www.va.gov/housing-assistance/home-loans/ · Texas VLB: https://www.glo.texas.gov/veterans/home-loans
• CFPB: https://www.consumerfinance.gov/owning-a-home/ · FEMA: https://msc.fema.gov/portal/home

Programs change and funding is limited. I do not approve loans or guarantee assistance. Confirm eligibility on the official site. Resources reviewed 2026-11-09.

How We Work Together / Cómo trabajamos

When you choose to work with me as your buyer's representative, I explain brokerage relationships using the Information About Brokerage Services notice, listen to your goals, coordinate lenders and title professionals you select, negotiate on your behalf, and keep communication clear in English, Spanish, or both. Designations (including GRI, ABR®, and service as a TREC-approved instructor) mean I take teaching and advocacy seriously — they are not a promise of any particular outcome.

ES: Al representarle como comprador, le explico los servicios de corretaje con el aviso IABS, escucho sus metas, coordino con el prestamista y la compañía de título que usted elija, negoceo en su nombre y comunico con claridad en inglés, español o ambos.

Next steps / Siguientes pasos

1. Call/Text **214-681-1645** or email Ruth@RuthRomeroRealtor.com
2. Visit https://ruthromerorealtor.com/ to book a free 15-minute call
3. Google review link: https://g.page/r/CQnpvApCk5SXEBM/review
4. Podcast *Entre Llaves y Promesas*: https://www.youtube.com/@entrellavesypromesaspodcast

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Consumer Protection Notice: https://www.trec.texas.gov/forms/consumer-protection-notice
IABS: https://drive.google.com/file/d/1EX6E5P8EWKX1PHXOLgTYOMDb6IisfmJ7/view

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