TEXAS
HOMEBUYER EXPO

TEXAS HOMEBUYER ACADEMY™

Your Path. Your Plan. Your Home.

HOMEBUYER WORKBOOK

12-WEEK PROGRAM
Your step-by-step guide from renting to homeownership!

CLASS OF 2027
Today's plan.
Tomorrow's keys.
Your future home.

EVERYTHING YOU NEED TO SUCCEED

EDUCATION | PLANNING | FINANCING | CONNECTIONS | HOMEOWNERSHIP

THIS WORKBOOK BELONGS TO: ______________________

WE'RE HERE TO HELP YOU GO FROM DREAMING ABOUT A HOME TO OWNING THE KEYS.

You've Got This!

TEXAS
HOMEBUYER ACADEMY™
Your Path. Your Plan. Your Home.

HOMEBUYER WORKBOOK

Learn. Prepare. Connect. *Empower.*

CLASS OF 2027

Welcome, Future Homeowner!

Congratulations on taking one of the most powerful steps you can take — investing in yourself and your future.

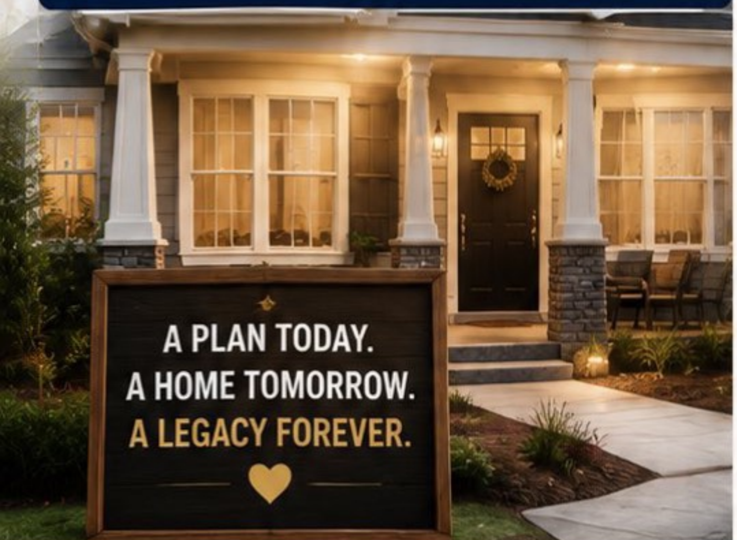
This workbook is your personal guide through the **Texas Homebuyer Academy™** 12-week program. Inside, you'll find lessons, checklists, worksheets, resources, and action steps designed to help you move from renting to owning with confidence.

You are not just taking a class.

YOU ARE BUILDING YOUR FUTURE.

OUR MISSION

To educate, inspire, and empower individuals and families with the knowledge, tools, and connections they need to achieve the dream of homeownership.



WHAT'S INSIDE

AS A TEXAS HOMEBUYER ACADEMY™ STUDENT, YOU WILL:

LEARN
Gain the knowledge you need to make confident decisions.

CONNECT
Build relationships with trusted professionals and resources.

PREPARE
Create your plan and take action toward becoming mortgage-ready.

EMPOWER
Take control of your future and unlock the door to homeownership.

GRADUATE. GET YOUR KEYS. BUILD WEALTH.
You have the power to change your future.
We're here to help you every step of the way.

"The best time to plant a tree was 20 years ago. The second best time is **NOW**."
– Chinese Proverb

YOU DREAM IT.
YOU PLAN IT.
YOU OWN IT.

Let's get started! →

WELCOME & HOW TO USE THIS WORKBOOK

This workbook is your personal guide and companion throughout the Texas Homebuyer Academy™ 12-week program.

Each week builds on the last, giving you the knowledge, tools, and confidence you need to go from renting to owning a home. Use this workbook to take notes, complete activities, track your progress, and create your **Personal Homeownership Roadmap** to the keys!

HOW TO USE THIS WORKBOOK

1. READ & LEARN
Read each week's material and take notes in the spaces provided.

2. COMPLETE ACTIVITIES
Work through the worksheets, checklists, and assignments to apply what you learn.

3. TAKE ACTION
Use the action steps to make progress toward your homeownership goals each week.

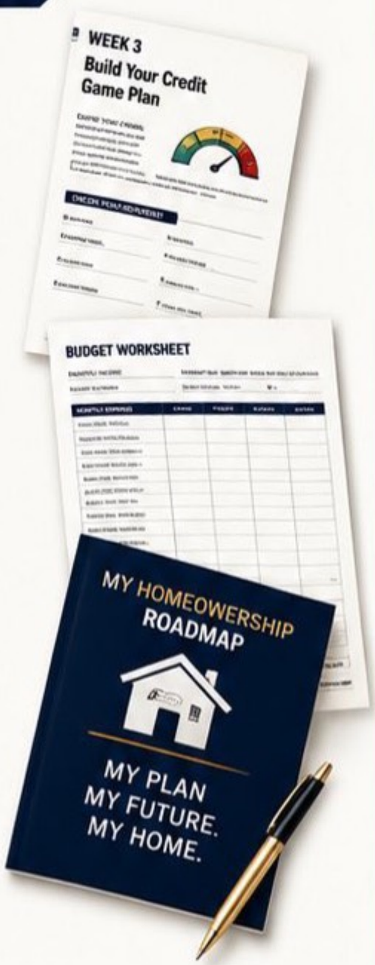
4. TRACK YOUR PROGRESS
Monitor your credit, savings, and milestones as you move closer to your goal.

5. BUILD YOUR ROADMAP
Bring everything together to create your Personal Homeownership Roadmap in Week 12!

The more you put in, the more you'll get out. Let's do this!

WHAT YOU'LL FIND INSIDE

- **WEEKLY LESSONS**
  Easy-to-follow lessons to guide you step-by-step.
- **WORKSHEETS & TOOLS**
  Practical worksheets and tools to help you plan and prepare.
- **CHECKLISTS**
  Helpful checklists to keep you organized and on track.
- **RESOURCES**
  Information on programs, grants, and zero-down options available to you.
- **ACTION STEPS**
  Clear action steps each week to help you move forward.
- **NOTES PAGES**
  Plenty of space for your notes, ideas, and important reminders.
- **YOUR ROADMAP**
  Create your personalized plan from start to finish.



YOUR JOURNEY. OUR SUPPORT. *Your Future Home.*

You don't have to figure this out alone. We're here to educate, guide, and connect you with the resources and professionals who will help you reach your goal of homeownership.

You've Got This!

YOUR HOMEOWNERSHIP JOURNEY
From Dreaming to Doing!

Buying a home is one of the biggest decisions you will make, but you don't have to do it alone. This 12-week journey is designed to give you the knowledge, tools, and confidence to make smart decisions every step of thie way.

You are not just taking a class —

YOU ARE BUILDING A FUTURE!

THE TRANSFORMATION

WHERE YOU ARE TODAY	→	TEXAS HOMEBUYER ACADEMY™	→	WHERE YOU'RE HEADED TOMORROW
Questions. Uncertainty. Renting.		Knowledge. Guidance. Action.		Confidence. Ownership. Legacy.

“The best investment you will ever make is in *your future.* Let's build it together.”

WHAT YOU WILL ACCOMPLISH

- Understand the homebuying process from start to finish.
- Improve your credit and financial readiness.
- Create a savings plan and learn about DPA & **NO MONEY DOWN** programs.
- Get connected with trusted professionals and resources.
- Develop your **Personal Homeownership Roadmap.**
- Graduate with the confidence, knowledge, and plan to get the keys to your home!

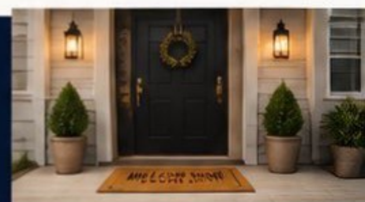
YOU ARE IN THE RIGHT PLACE IF YOU...

- **Want to buy a home** but don't know where to start.
- **Need to improve your credit** and finances.
- **Don't have money saved for a down payment.**
- **Want to learn about NO MONEY DOWN programs.**
- **Want a clear plan to reach your goal of homeownership.**

12 WEEKS CAN CHANGE *The Rest of Your Life!*

Stay committed, take action, and trust the process.
YOUR FUTURE HOME IS WORTH IT!

DREAM IT.
PLAN IT.
OWN IT.



YOU DON'T HAVE TO BE PERFECT TO START,
but you have to start to be perfect for your future.

We are here to educate, connect, and empower you every step of the way.

Let's Do This!

YOUR ROADMAP TO THE KEYS!

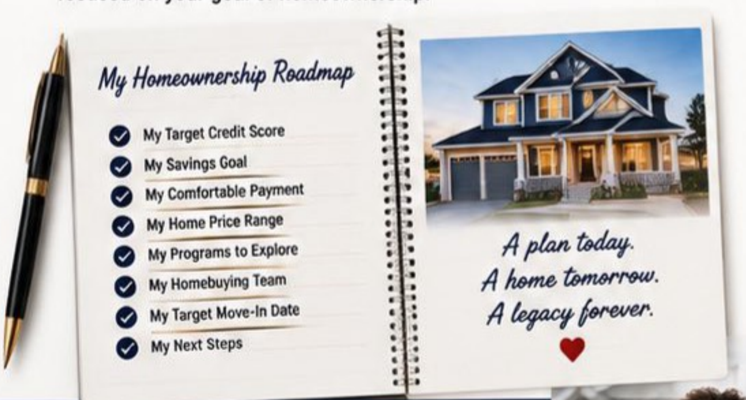
The Finish Line Is Just the Beginning.

By completing the **Texas Homebuyer Academy™**, you'll have everything you need to take the next step with confidence.

YOU CAME TO LEARN.
YOU LEAVE WITH A PLAN.
YOU ARE READY!

YOUR PERSONAL HOMEOWNERSHIP ROADMAP

In Week 12, you'll put it all together to create your custom plan for success. This roadmap will guide your next steps and keep you focused on your goal of homeownership.



GRADUATE BENEFITS

When you graduate from Texas Homebuyer Academy™, you receive:

CERTIFICATE OF COMPLETION
Celebrate your achievement and hard work!

COMPREHENSIVE WORKBOOK & MATERIALS
Full of tools, worksheets, and resources to keep.

TEXAS HOMEBUYER ACADEMY™ SWAG BAG
Packed with helpful items to support your journey!

ACCESS TO ZERO-DOWN PROGRAMS
We help you get signed up and find programs you may qualify for.

CONNECTION TO TRUSTED PROFESSIONALS
Lenders, agents, DPA providers, and more.

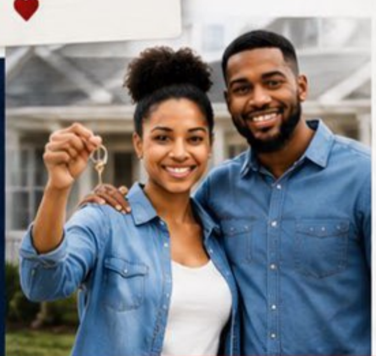
UP TO $1,000 TOWARD ELIGIBLE CLOSING COSTS*
Through participating programs for qualifying graduates.

*Subject to program guideiines, lender approval and eiigibility requirements.

You Did It!

You invested in yourself, your future, and your dreams. Now it's time to take action with confidence and go get the keys to your future home!

WE'RE CHEERING YOU ON EVERY STEP OF THE WAY!



NEXT STEPS

- Review your Personal Homeownership Roadmap
- Take action on your 30/60/90-day plan
- Connect with your homebuying team
- Apply for preapproval
- Keep improving your credit and savings
- Attend the Texas Homebuyer Expo & stay connected!

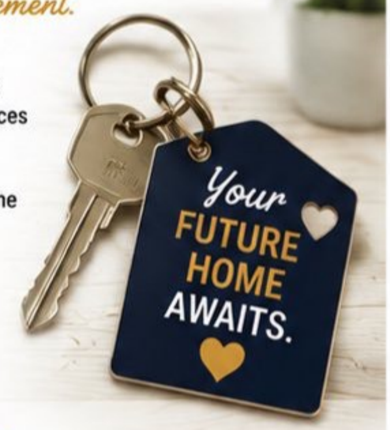
ABOUT TEXAS HOMEBUYER ACADEMY™

We're More Than a Class. We're a Movement.

Texas Homebuyer Academy™ was created to help everyday Texans like you gain the knowledge, confidence, and resources to achieve the dream of homeownership.

We believe everyone deserves the opportunity to own a home and build generational wealth. That's why we provide the education, connections, and tools you need to succeed.

You don't have to figure it out alone. We're here to walk this journey with you—every step of thie way.



OUR CORE VALUES

INTEGRITY
We lead with honesty and do what's right.

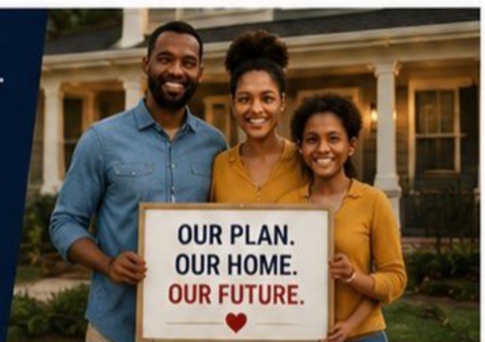
COMMUNITY
We believe in the power of relationships and support.

EDUCATION
Knowledge changes lives and builds legacies.

EMPOWERMENT
We empower you to take action and create change.

LEGACY
We help you build a better future for your family.

> "A home is more than four walls. It's where your story begins, your legacy grows, and *your future* is protected."
>
> Let's build it together. ♥



OUR COMMITMENT TO YOU

EDUCATE
Provide clear, relevant, and empowering homeownership education.

CONNECT
Link you with trusted professionals, resources, and programs.

EMPOWER
Equip you with the tools and confidence to take control of your future.

SUPPORT
Celebrate your wins and support you through every challenge.

MY NOTES

NEW BEGINNING.
NEW OPPORTUNITIES.
NEW HOME.

STAY FOCUSED.
STAY COMMITTED.
STAY EMPOWERED.

YOU CAN DO THIS.
WE'VE GOT YOU.
LET'S GO!

Your Homebuyer Readiness Assessment

LET'S START WHERE YOU ARE.

Before you begin your **12-week journey,** take a moment to assess **where you are today.** This will help you create a plan to get to where you want to be.

> "A goal without a plan is just a wish."

1. WHERE AM I TODAY?
Check the box that best describes you.

CREDIT
- ☐ Excellent (720+)
- ☐ Fair (580–639)
- ☐ Good (640–719)
- ☐ Needs Work (Below 580)

My Goal: ______

SAVINGS FOR HOME PURCHASE
- ☐ I have enough saved
- ☐ I'm saving, but need more
- ☐ I haven't started saving yet

My Goal: ______

DEBT
- ☐ Low – under control
- ☐ Moderate – working to pay down
- ☐ High – need a plan

My Goal: ______

MY HOUSING GOAL
- ☐ Buy my first home
- ☐ Move to a bigger home
- ☐ Invest in real estate
- ☐ Other: ______

Target Date: ______

KNOWLEDGE & CONFIDENCE
- ☐ I know a lot and feel ready
- ☐ I know some but need more help
- ☐ I'm just getting started

My Goal: ______

2. MY BIG WHY
Why do you want to own a home?

3. WHAT SUCCESS LOOKS LIKE FOR ME
Describe what homeownership will mean for you and your future.

YOU ARE ONE STEP CLOSER TO YOUR FUTURE HOME!
Keep showing up for yourself. Your future is worth it.

Small Steps **TODAY.**
Big Rewards **TOMORROW.**

My Homeownership Roadmap Preview

DREAM IT. PLAN IT. OWN IT.

In Week 12, you'll put everything together to create your full roadmap.
Use this page to get a head start on your future plan!

> “**The best** time to **plant a tree** was 20 years **ago.** The second best **time is** *today.*”

MY BIG GOALS

What do you want to achieve through homeownership?

- ★ ______________________
- ★ ______________________
- ★ ______________________

MY TARGETS

Set your sights on what matters most.

Target Credit Score:	______________
Target Purchase Price Range:	______________
Comfortable Monthly Payment:	$______________
Target Down Payment Goal:	$______________
Target Close Date:	______________

MY WHY

Why is homeownership important to you?

____

____

MY NEXT STEPS (30/60/90 DAY PLAN)

IN 30 DAYS I WILL...

30

- ☐ ______________________
- ☐ ______________________
- ☐ ______________________
- ☐ ______________________

IN 60 DAYS I WILL...

60

- ☐ ______________________
- ☐ ______________________
- ☐ ______________________
- ☐ ______________________

IN 90 DAYS I WILL...

90

- ☐ ______________________
- ☐ ______________________
- ☐ ______________________
- ☐ ______________________

Affirmation

I am preparing today
for the home and future
I deserve tomorrow.

NOTES

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Keep Going!

Every small step you take today brings you closer to the home, the life, and the legacy you are building.

You've Got This! ♡

YOUR FUTURE HOME IS WORTH IT.
YOUR JOURNEY IS WORTH IT.
KEEP BUILDING!

TEXAS HOMEBUYER ACADEMY™
Your Path. Your Plan. Your Home.

HOMEBUYER WORKBOOK

Learn. Prepare. Connect. *Empower.*

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Helpful Resources. Stronger Connections.

YOU DON'T HAVE TO DO IT ALONE.

Texas Homebuyer Academy connects you with the tools, resources, and trusted professionals to help you succeed.
Here are some of the places to start:

DOWN PAYMENT ASSISTANCE PROGRAMS
Grants, forgivable loans, and low-interest options to help make homeownership possible.

PARTICIPATING LENDERS
Mortgage professionals who understand your goals and offer a variety of loan programs.

REAL ESTATE PROFESSIONALS
Agents who will guide you through the home search, offers, and negotiations.

HOME INSPECTORS
Ensure your future home is safe, sound, and a smart investment.

CREDIT & FINANCIAL COUNSELING
Get help building credit, understanding finances, and creating a strong plan.

AFFORDABLE HOUSING RESOURCES
Local and state resources dedicated to helping Texans become homeowners.

COMMUNITY PARTNERS
Nonprofits, community groups, and organizations committed to your success.

TEXAS HOMEBUYER EXPO
Your connection to even more resources, vendors, and opportunities!

> "The right resources today can open the door to your *new beginning tomorrow.*"

RESOURCE NOTES

Use this space to write down resources, contacts, websites, and notes from class.

STAY CONNECTED!

We're here for *you* every step of the way.

- Follow us on Facebook
  @TexasHomebuyerAcademy
- Email us
  info@texashomebuyerexpo.com
- Visit our website
  www.texashomebuyerexpo.com
- Register for upcoming classes & events
  Texas Homebuyer Expo

Your future home is waiting. Let's get you there!

REMEMBER: THE 5 KEYS TO YOUR SUCCESS

1. EDUCATE
2. CONNECT
3. EMPOWER
4. PREPARE
5. OWN YOUR FUTURE.

You've Got This!

12 WEEKS CAN CHANGE YOUR LIFE. YOUR COMMITMENT TODAY CREATES GENERATIONAL WEALTH TOMORROW.

DREAM IT. ★ PLAN IT. ★ OWN IT.

Knowledge Is Power. ACTION CREATES CHANGE.

You've taken the first step by investing in yourself and your future.
Now it's time to take consistent action and stay committed to your journey.

Use this page to commit to your success!

MY COMMITMENT TO HOMEOWNERSHIP

I commit to taking action, staying focused, and doing what it takes to achieve my goal of homeownership. I am building a better future for myself and my family.

My Homeownership Goal: ____________________

Why This Matters to Me: ____________________

____

____

____

I'm BUILDING MY FUTURE!

I commit to reviewing my plan and taking action each week.

Signed: ____________________ Date: ____________

MY WEEKLY ACTION PLAN

	ACTION STEP	WHEN WILL I DO IT?	WHO CAN HELP ME?	✓
1				☐
2				☐
3				☐
4				☐
5				☐

NOTES & IDEAS

Use this space for notes, ideas, questions, and inspiration that come to you.

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You Are Closer Than You Think!

Every step you take today brings you closer to the keys to your future home. Stay focused. Stay positive. Keep going!

YOUR FUTURE HOME IS WORTH IT.

You've Got This!

THE KEY TO YOUR FUTURE IS IN YOUR HANDS. *Unlock it!*

STAY FOCUSED. *Stay Committed.*

BELIEVE IN YOURSELF. *You Can Do This.*

BUILD YOUR LEGACY. *One Step at a Time.*

THANK YOU FOR INVESTING IN YOU.

We're cheering you on every step of the way!

WEEK 1: HOMEBUYER READINESS 101

Know Yourself. Know Your Why. Know Your Plan.

Before you buy a home, you need to get ready. This week is all about building a strong foundation by understanding the homebuying process, assessing your starting point, and setting clear goals.

THIS WEEK'S LESSON OBJECTIVES

Understand the homebuying journey.	Assess your current financial situation.	Identify your motivation and why it matters.	Set your short-term and long-term goals.	Build the mindset of a successful homeowner.

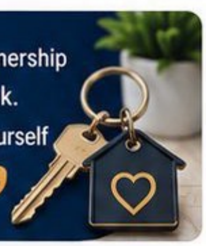
KEY TAKEAWAYS

- Homeownership starts with preparation, not just a purchase.
- Your financial habits today shape your future opportunities.
- Having a clear "why" will keep you motivated on the journey.
- Goals give you direction and a plan keeps you on track.
- You are more than ready to start building your future!

WEEK 1 ACTION STEPS

- [ ] Watch the Week 1 video lesson.
- [ ] Complete the Homebuyer Self-Assessment (pages 12–13).
- [ ] Write down your "Why I Want to Buy a Home."
- [ ] Set 3 short-term goals (next 3 months).
- [ ] Set 3 long-term goals (next 1–3 years).
- [ ] Commit to completing all Week 1 activities.

> "The dream of homeownership is closer than you think. It begins with believing in yourself and taking the first step."



WEEK 1 REFLECTION

Take a few minutes to reflect.

➔ What excites you most about becoming a homeowner?

MY NOTES

Key takeaways, questions, and thoughts.

NEXT WEEK

Week 2: Credit Confidence

Understanding Credit & How to Improve It

REMEMBER:

Small steps today create **BIG** changes tomorrow.

WEEK 1: HOMEBUYER READINESS 101

Know Yourself. Know Your Why. Know Your Plan.

UNDERSTANDING THE HOMEBUYING JOURNEY

The homebuying process has several key steps. Understanding the journey helps you feel prepared and confident.

1. **PREPARE** — Assess your finances and set goals.
2. **GET PRE-APPROVED** — Determine how much home you can afford.
3. **FIND YOUR HOME** — Search for a home that fits your needs and budget.
4. **MAKE AN OFFER** — Negotiate terms and reach an agreement.
5. **CLOSE THE DEAL** — Complete your loan, inspection, appraisal, and closing.
6. **OWN YOUR HOME** — Move in, build equity, and create generational wealth!

HOMEBUYER SELF-ASSESSMENT

Check the statement that best describes you right now.

FINANCIAL READINESS	☐ I'm ready to buy now ☐ I'm getting closer ☐ I need more time	Notes:
SAVINGS	☐ I have my down payment saved ☐ I'm working on saving ☐ I have not started saving yet	Notes:
CREDIT CONFIDENCE	☐ My credit is strong ☐ I'm improving my credit ☐ I need to rebuild my credit	Notes:
GOALS & PLAN	☐ I have a clear plan ☐ I have some ideas ☐ I need help creating a plan	Notes:
MINDSET	☐ I'm ready and motivated ☐ I need more encouragement ☐ I need to build confidence	Notes:

WEEK 1 REFLECTION

Take a few minutes to reflect.

- What did you learn this week that was most valuable?
- What is one action you will take this week that moves you closer to your goal?

> "You don't have to see the whole staircase, just take the first step.
> — *Martin Luther King, Jr.*

MY NOTES

Key takeaways, ideas, and questions.

MY "WHY" MATTERS

Why do you want to buy a home?
Write your "why" and keep it visible!

NEXT WEEK

Week 2: Credit Confidence
Understanding Credit & How to Improve It

TEXAS HOMEBUYER ACADEMY™

Your Path. Your Plan. Your Home.

FINAL EXAM

You've Learned. Now Show What You Know.

You're One Step Closer to Your Future Home!

CLASS OF 2027

Name: ____________________ Date: ____________

Read each question carefully and choose the best answer. Good luck! *You've got this!*

PART 1: MULTIPLE CHOICE

Circle the best answer.

1. What is the first step in the homebuying process?
   - A. Find a home
   - B. Get pre-approved
   - C. Make an offer
   - D. Close the deal

2. What does DTI stand for?
   - A. Debt-to-Income
   - B. Down-to-Invest
   - C. Debt-to-Interest
   - D. Deposit-to-Income

3. Which type of loan is insured by the Federal Housing Administration?
   - A. Conventional Loan
   - B. FHA Loan
   - C. VA Loan
   - D. USDA Loan

4. What is the purpose of a home appraisal?
   - A. To inspect the home
   - B. To determine the value of the home
   - C. To calculate closing costs
   - D. To verify your income

5. Which document provides your estimated loan terms and costs?
   - A. Closing Disclosure
   - B. Loan Estimate
   - C. Purchase Agreement
   - D. Title Report

6. What is earnest money?
   - A. Money paid at closing
   - B. Money submitted to show you're serious about buying
   - C. Down payment assistance
   - D. Monthly mortgage payment

7. What is equity?
   - A. The amount you owe on your home
   - B. The difference between your home's value and what you owe
   - C. Money saved for closing
   - D. Interest you pay to the lender

8. Which of the following is a closing cost?
   - A. Property taxes
   - B. Home inspection
   - C. Realtor commission
   - D. All of the above

9. What is an escrow account used for?
   - A. Saving for a down payment
   - B. Holding money for taxes and insurance
   - C. Paying off debt
   - D. Investing in the stock market

10. Which loan program may offer 100% financing for eligible buyers?
    - A. Conventional Loan
    - B. FHA Loan
    - C. VA Loan or USDA Loan
    - D. All of the above

PART 2: TRUE OR FALSE

Circle True or False for each statement.

1. Pre-approval is the same as final loan approval. True / False
2. A higher credit score can help you get a better interest rate. True / False
3. You should make a big purchase before closing on your home. True / False
4. PMI is required on all home loans. True / False
5. A home inspection is optional. True / False
6. Closing is when ownership of the home is officially transferred. True / False

PART 3: SHORT ANSWER

Answer each question in the space provided.

1. What are three documents you will need when applying for a mortgage?
   a. ____________________
   b. ____________________
   c. ____________________
2. What is one thing you can do to improve your credit score?
   ____
3. Why is it important to have money saved for closing?
   ____
4. What are two benefits of getting pre-approved?
   a. ____________________
   b. ____________________
5. What does "cash to close" include?
   ____

PART 4: SCENARIO QUESTION

You found a home you love for $250,000. You have $15,000 saved and your lender told you your estimated closing costs will be $7,000. How much cash to close will you need if your down payment is $10,000?

____

____

YOUR SCORE

Part 1: ____ / 10 Part 2: ____ / 6 Part 3: ____ / 20 Part 4: ____ / 4

TOTAL: ____ / 40 (______ %)

Great Job! You're Building Your Future!

I AM COMMITTED TO MY HOMEOWNERSHIP JOURNEY!

I will continue to learn, stay prepared, and take action toward my dream home.

Signature: ____________________ Date: ____________

You have the knowledge. *Now go build the life you deserve!*

DREAM IT. ★ PLAN IT. ★ OWN IT.

YOUR FUTURE HOME *is Waiting for You!*

EDUCATE • PREPARE • CONNECT • EMPOWER • SUCCEED • THAT'S THE TEXAS HOMEBUYER WAY!

TEXAS
HOMEBUYER ACADEMY™
Your Path. Your Plan. Your Home.

HOMEBUYER GLOSSARY

Learn. Prepare. Connect. *Empower.*

CLASS OF 2027

Learn the Language. Build Your Future.

Understanding key terms gives you the power to make confident decisions throughout your homebuying journey.
Use this glossary as a helpful reference any time you need it!

A – D

TERM	DEFINITION
Amortization	The process of paying off your mortgage over time through scheduled payments.
Appraisal	A professional estimate of a property's value, generally ordered as part of the mortgage process.
APR	Annual Percentage Rate. A measure that reflects the interest rate plus certain loan costs, making loans easier to compare.
Assets	Things of financial value you own, such as checking accounts, savings, investments, or other eligible funds.
Closing	The final stage of purchasing a home when documents are signed and ownership is transferred.
Closing Costs	Expenses associated with obtaining the mortgage and completing the home purchase, separate from the home's purchase price.
Closing Disclosure (CD)	A document showing the final terms, projected payments, and closing costs for your mortgage.
Conventional Loan	A mortgage that is not insured or guaranteed by a federal government agency.
Credit Report	A record of your credit accounts, balances, payment history, inquiries, and other credit information.
Credit Score	A number calculated from information in your credit report that helps lenders evaluate credit risk.
Debt-to-Income Ratio (DTI)	The percentage of your gross monthly income used to pay qualifying monthly debts.
Down Payment	The portion of the purchase price you pay upfront rather than finance through your mortgage.

E – M

TERM	DEFINITION
Down Payment Assistance (DPA)	Programs that may help eligible buyers with down-payment and/or closing-cost expenses.
Earnest Money	Money submitted with or shortly after an accepted offer to demonstrate the buyer's commitment to the transaction.
Equity	The difference between your home's current value and the amount you owe against it.
Escrow	Funds held by a third party; in mortgages, an escrow account commonly collects money for property taxes and homeowners insurance.
FHA Loan	A mortgage insured by the Federal Housing Administration.
Fixed-Rate Mortgage	A mortgage where the interest rate remains the same for the loan's term.
Gift Funds	Money given to a borrower by an eligible donor that may be used toward certain home-purchase expenses, subject to loan requirements.
HOA	Homeowners Association. An organization that manages certain rules, services, and common areas within a community and may charge dues.
Homeowners Insurance	Insurance that provides coverage for certain losses involving your home and property.
Home Inspection	An evaluation of a property's condition performed by a qualified home inspector.
Interest Rate	The percentage charged for borrowing money.
Lender	The financial institution or company providing mortgage financing.

N – Z

TERM	DEFINITION
Loan Estimate (LE)	A standardized document showing estimated mortgage terms, payments, and closing costs.
Loan-to-Value (LTV)	The mortgage amount compared with the property's value, expressed as a percentage.
Mortgage	Financing used to purchase or refinance real estate, secured by the property.
Mortgage Insurance	Insuracne that protects the lender against certain losses when required by the loan program.
Preapproval	A lender's preliminary determination of how much you may be eligible to borrow based on reviewed not final loan approval. It
Prepaid Costs	Certain expenses paid in advance at closing, such as homeowners insurance, interest, and amounts placed into escrow.
Principal	The amount of money borrowed that remains to be repaid, excluding interest.
Property Taxes	Taxes assessed on real property by local taxing authorities.
Purchase Agreement	The legally binding contract outlining the terms of the home purchase after acceptance.
Reserves	Eligible funds remaining after closing that may be required by certain mortgage programs or circumstances.
Title	Legal evidence of ownership rights in a property.
Title Insurance	Insurance protecting against certain covered problems involving ownership or title to the property.
Underwriting	The lender's process of reviewing the borrower, property, income, assets, credit, and loan documentation before final approval.
USDA Loan	A USDA-backed mortgage program that can provide eligible borrowers purchasing eligible properties with 100% financing.

WORDS YOU MUST KNOW BEFORE CLOSING

DTI
Helps lenders decide how much house you can afford.

APR
The true cost of your loan, including interest and fees.

Loan Estimate
Shows your estimated loan terms and costs.

Closing Disclosure
Final loan terms and closing costs before you sign.

Cash to Close
The money you need at closing (out-of-pocket + prepaid + reserves).

Escrow
Holds money for taxes and insurance.

Appraisal
A professional opinion of the home's value.

Inspection
A check-up of the home's condition.

Title
Legal ownership of the property; verified before you close.

Underwriting
The lender's review to make sure you and the home qualify.

Knowledge is Power. Confidence Closes.

YOU'RE BUILDING MORE THAN A HOUSE—
You're Building a Future.

EDUCATE | CONNECT | EMPOWER | SUCCEED

BELIEVE IN YOURSELF.
We believe in you!

THE MORE YOU LEARN TODAY, THE MORE FREEDOM YOU'LL HAVE TOMORROW.

TEXAS HOMEBUYER ACADEMY™

Your Path. Your Plan. Your Home.

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Your Roadmap

TO HOMEOWNERSHIP!

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STUDENT RESOURCES

GRADUATION

The Finish Line Is Just
THE BEGINNING!

LEARN • PREPARE • CONNECT • EMPOWER • OWN

Today's knowledge builds tomorrow's freedom. *You've got this!*

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HOMEBUYER ACADEMY™
Your Path. Your Plan. Your Home.

HOMEBUYER WORKBOOK

Learn. Prepare. Connect. *Empower.*

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Congratulations, Future Homeowner!

You've taken the time to invest in yourself, build your knowledge, and take powerful steps toward the life you deserve.

YOU DID THE WORK. NOW GO LIVE YOUR DREAM!

The keys to your future are closer than you think.

WHAT'S NEXT?

KEEP LEARNING
Never stop growing. Your knowledge is your power.

TAKE ACTION
Use your roadmap. Take consistent steps. Momentum creates results.

BUILD YOUR TEAM
Surround yourself with trusted professionals who will guide and support you.

STAY FOCUSED
Your dream home is worth it. Don't give up on the vision.

GET YOUR KEYS
You've got the plan. Now go get the keys to your future!

YOUR FUTURE HOME
is Waiting for You!
You're More Than Ready.

REMEMBER:
- Knowledge gave you the plan.
- Discipline will get you there.
- Faith will carry you through.

Believe in yourself.
We believe in you!

TEXAS HOMEBUYER EXPO
Educate • Connect • Empower • Support

LET'S STAY CONNECTED!

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info@texashomebuyerexpo.com

Check out our *homebuyer seminars and events* throughout the year.

Know someone who needs our services?
Share the opportunity!

DREAM IT. PLAN IT. OWN IT.
That's the Texas Homebuyer Way!