



# Texas Homebuyer's Guide

Your step-by-step path to owning your own home

*By Maria Primera, NMLS #1920759 · M First Mortgage LLC, NMLS #2698014*

Whether you want to stop paying rent, buy your first home, move up to a bigger one or invest in a property, knowing the process saves you time, money and stress. A key first step is finding out how much you may be able to borrow. That depends on your income, your credit history, your debts and your savings, among other factors.

I'm Maria Primera, a licensed mortgage loan originator (NMLS #1920759) with M First Mortgage LLC (NMLS #2698014), a mortgage broker with an office in Richmond, Texas. We are not a bank or a lender: we work with several lenders to compare programs and look for the option that best fits your situation.

**Start on the right foot:** the first consultation is free, with no obligation. I'll explain your options clearly, in English or Spanish, so you can avoid mistakes that cost time and money, and I'll be with you at every step until closing day.

## 1 Request your free consultation

You can reach out to me directly, or your real estate agent can introduce us. We'll set up a first call of about 30 minutes, at no cost, or an in-person meeting at my office in Richmond. In that consultation we get to know your situation, answer your questions, review your buyer profile, and I'll tell you which documents apply to your case.

Ask anything you need; there are no silly questions here. Your information is shared only with the parties involved in your loan and when the law requires it.

Once your documents are ready, we start the application. The exact list depends on your type of income, the program and the lender, but in general this is what we'll ask for:

### For every buyer:

- Valid government photo ID (driver's license or passport)
- Social Security number or ITIN, whichever applies
- Bank statements for the last 2 months, all pages
- Proof of funds for the down payment and closing costs (if a relative is giving you money, a gift letter too)
- If it applies, a valid permanent resident card or work permit

### If you are an employee (W-2):

- Pay stubs covering the last 30 days
- W-2 forms for the last 2 years
- Tax returns, if your case requires them (for example, if you earn commissions, bonuses or other income)

### If you are self-employed:

- Personal and business tax returns for the last 2 years
- Year-to-date profit and loss statement (P&L)
- Business documents (license, registration or a letter from your CPA)
- Some programs use 12 to 24 months of bank statements instead of tax returns

### If you use an ITIN:

- IRS letter assigning your ITIN
- Tax returns for the last 2 years
- Proof of income (pay stubs, 1099 forms or bank statements, depending on your case)

### If you are a veteran or service member (VA):

- Certificate of Eligibility (COE); in many cases we can request it for you
- DD-214 if you have left active duty, or a statement of service if you are still serving

If you already own other properties, we'll also ask for each mortgage statement, the insurance policy and, if you rent them out, the lease agreements.

## 3 Complete your application

With your application and your authorization, we review your credit report, income, debts and savings. Without an application it isn't possible to give you a real estimate, because every case is different. With that information I compare programs from several lenders and tell you how much you may be able to borrow and what options you have.

After you apply you'll receive a **Loan Estimate**, a standard form that shows the interest rate, the estimated monthly payment and the closing costs of your loan. It must be delivered no later than 3 business days after your application is received, and it helps you understand and compare offers.

If you don't qualify today, or the amount isn't what you hoped for, I'll tell you what you can improve (credit, debts or savings) to increase your chances of qualifying in the future.

**Good to know:** when you shop for a mortgage, credit inquiries made within a short period usually count as a single inquiry for your score. Comparing options is worth it.

## Programs we can review with you:

- **Conventional:** for buyers with a solid credit history. Some programs accept a down payment as low as 3% of the price, for example for first-time buyers or buyers with income within certain limits.
- **FHA:** more flexible credit requirements. The down payment can be as low as 3.5% of the price if your credit score is 580 or higher; with a lower score, the minimum down payment is higher.
- **VA:** for eligible veterans, service members and some surviving spouses. Usually no down payment required.
- **USDA:** for homes in eligible rural and suburban areas, with income limits. No down payment required if you qualify.
- **Self-employed and Non-QM:** options that can use bank statements instead of tax returns.
- **ITIN:** for buyers who use an ITIN instead of a Social Security number.
- **Investors:** loans for rental properties, including programs that look at the property's rental income (DSCR).
- **Land:** financing to buy residential lots.
- **Refinancing:** to change the rate or term of your current loan, or to use part of the equity you have built in your home (cash-out).

All programs are subject to lender approval and to credit, income, property and eligibility requirements, and may change without notice. Not all applicants will qualify. Texas also has down payment assistance programs, each with its own requirements; ask me which ones could apply to you.

## 4 Get your pre-qualification letter

Before you shop for a home, you'll need a pre-qualification or pre-approval letter. This letter shows the approximate amount you may be able to borrow based on the information reviewed so far, and it shows sellers you are a serious buyer. We send it to your real estate agent, and that's when your home search begins.

**Important:** a pre-qualification or pre-approval letter is not an approval or a loan commitment. Final approval comes from the lender after a full review of your information (underwriting), the property appraisal and your documents.

If you don't have a real estate agent yet, I'm happy to recommend a few experienced agents, including some who speak Spanish. The choice is always yours.

The letter is valid for a limited time. If that time passes and you haven't found a home yet, we update your documents and issue a new letter.

## 5 Find your home and make an offer

Tell your agent what you're looking for (area, schools, size and budget) so they can focus on the homes that really interest you.

When you find the home, your agent helps you prepare the offer and negotiate. In Texas, the purchase contract usually includes earnest money and an option period, a short window in which you can get an inspection and decide whether to move forward.

Once the contract is signed, send it to me and the approval process begins: the lender orders the appraisal, reviews your file and issues final approval when everything is in order. From contract to closing usually takes 30 to 45 days, although every case is different.

### While your loan is in process:

- Pay all your bills on time.
- Don't open new credit cards or loans, and don't buy a car or furniture on credit.
- Don't change jobs without talking to me first.
- Don't make large deposits you can't document.
- Respond quickly when we ask for a document.
- Get your homeowners insurance early. If the home is in a flood zone, the lender will also require flood insurance.

This is the last step. At least 3 business days before closing you'll receive the **Closing Disclosure**, with the final terms of your loan and all the costs. Compare it with your Loan Estimate and, if anything is different from what you expected, let me know so we can review it before you sign.

Signing usually takes place at a title company. Bring your ID and your closing funds in the form the title company asks for. Once everything is signed and closing is complete, you get the keys to your home. Congratulations, you did it!

**Watch out for fraud:** before you wire any money, confirm the instructions by calling the title company at a phone number you already know. Never use bank details that reach you only by email.

After you move in, apply for the homestead exemption with your county appraisal district. It can lower your property taxes.

### Ready to take the first step?

Request your free consultation. I'm available by phone, WhatsApp or email, in English or Spanish.



Call (281) 505-5306



Message me on WhatsApp



Send me a message

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