BUYER EDITION

THE JAY SINGH DFW HOME BUYING ROADMAP

10 STRATEGIC STEPS FROM FIRST CONVERSATION TO KEYS IN HAND.

MY MISSION IS SIMPLE:
PROTECT YOUR BUDGET. STRENGTHEN YOUR POSITION. NEGOTIATE EVERY DECISION AS IF IT WERE MY OWN.

13 YEARS OF HELPING DFW BUYERS MOVE WITH CONFIDENCE

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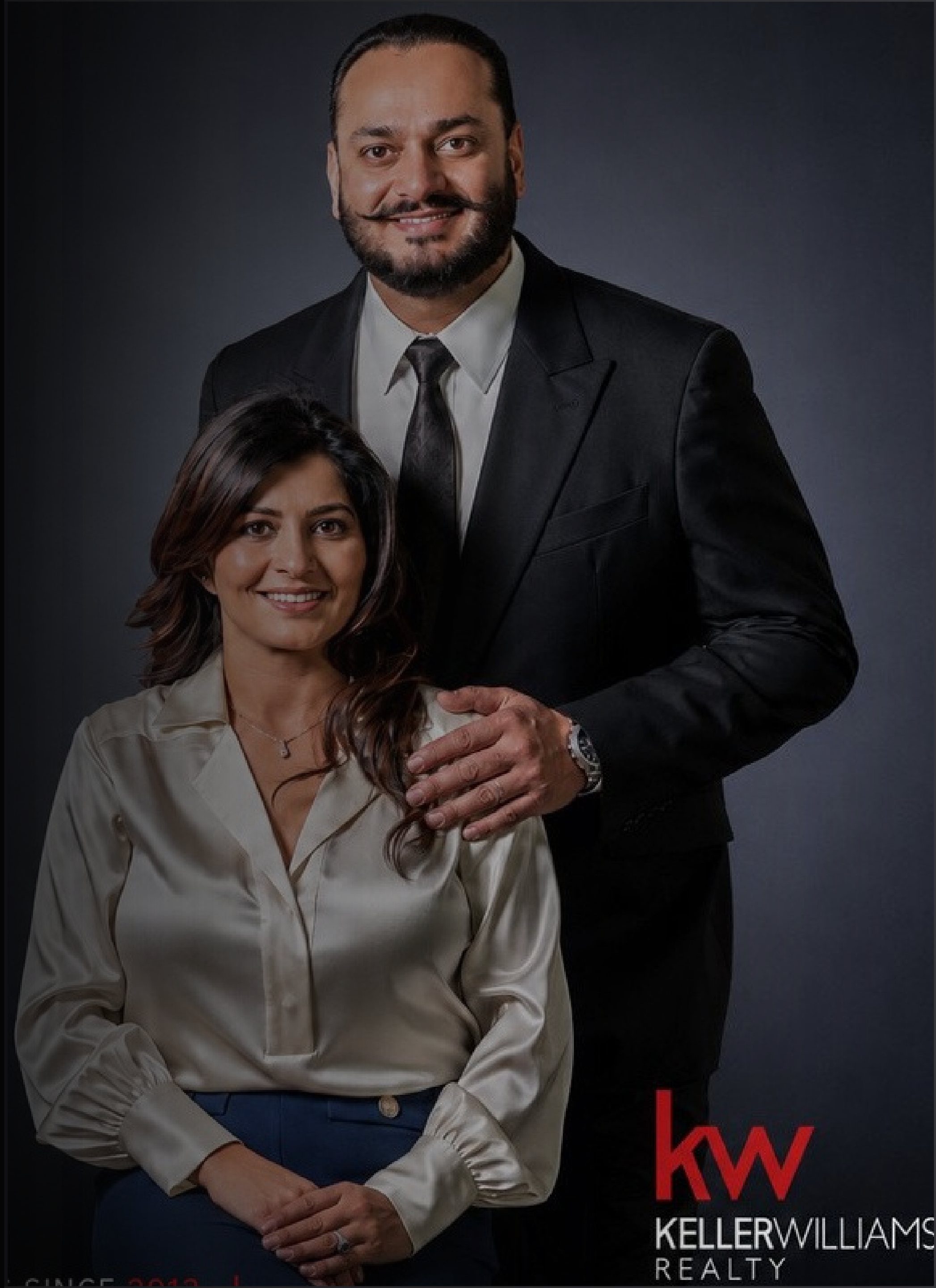

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YOUR ROUTE FROM READY TO HOME

A SUCCESSFUL PURCHASE ISN'T LUCK. IT'S A PLAN.

Every step has one purpose: reduce uncertainty before the next decision.

01 GOALS

02 FINANCE

03 REPRESENT

04 SEARCH

05 TOUR

06 OFFER

07 CONTRACT

08 INSPECT

09 APPROVE

10 CLOSE

THE DESTINATION

THE RIGHT HOME • THE RIGHT PAYMENT • THE RIGHT TERMS • NO SURPRISES

START WITH YOUR LIFE—THEN CHOOSE THE HOUSE.

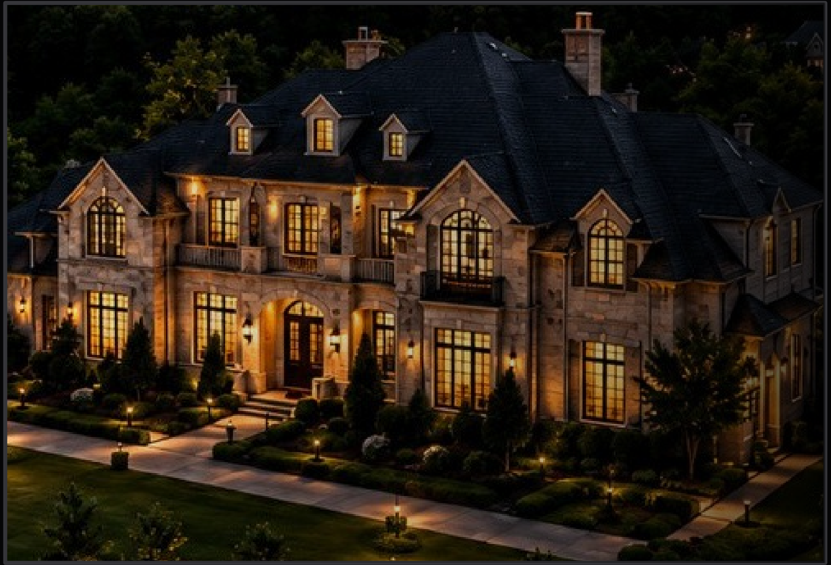
The right property begins with a clear definition of what this move must improve.

01 **DEFINE THE WHY**
Space, schools, commute, lifestyle, investment, relocation—or a combination.

02 **SET THE TIMING**
Now, within 3–6 months, or only when the right opportunity appears.

03 **RANK THE NEEDS**
Separate non-negotiables from preferences and features that can be changed later.

04 **THINK BEYOND MOVE-IN**
Choose a home that can support your likely needs and exit strategy.



THE DECIDING QUESTION
WHAT MUST THIS MOVE IMPROVE FOR YOU?

JAY'S ROLE TURN YOUR GOALS INTO A FOCUSED DFW SEARCH—NOT A SCROLLING HABIT.

GOALS

PRE-APPROVAL TURNS INTEREST INTO BUYING POWER.

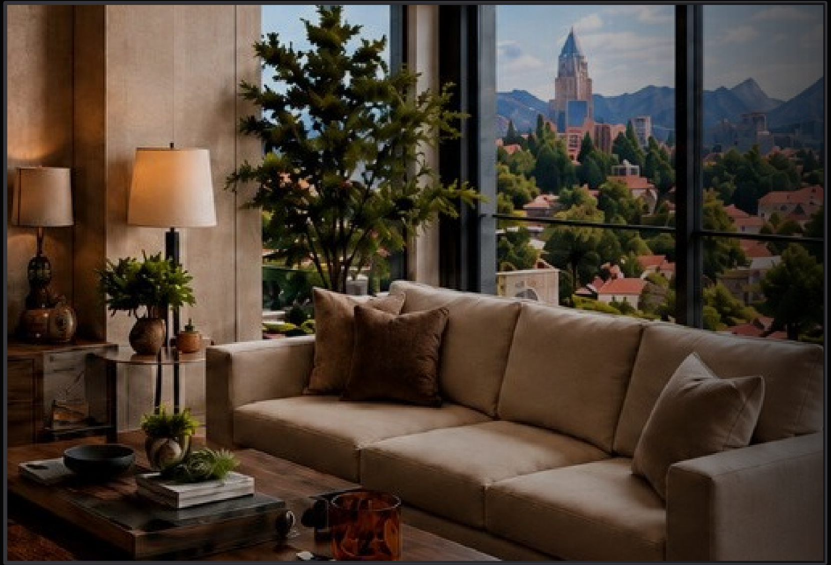
A lender-approved ceiling is only the start. Your comfortable payment is the real target.

01 **BUILD THE FILE**
Review credit, income, debts, assets, reserves and down-payment sources.

02 **COMPARE THE WHOLE LOAN**
Rate, payment, cash to close, mortgage insurance, fees and future flexibility.

03 **PRICE THE FULL PAYMENT**
Include taxes, insurance, HOA and applicable district assessments.

04 **PROTECT APPROVAL**
Keep funds traceable and avoid new credit, large purchases or job changes.



REMEMBER
PRICE RANGE ≠ COMFORT RANGE

Mortgage planning source: Consumer Financial Protection Bureau

BUYER RULE KNOW YOUR PAYMENT BEFORE YOU FALL FOR THE PROPERTY.

FINANCE

BEFORE WE TOUR, WE DEFINE HOW I REPRESENT YOU.

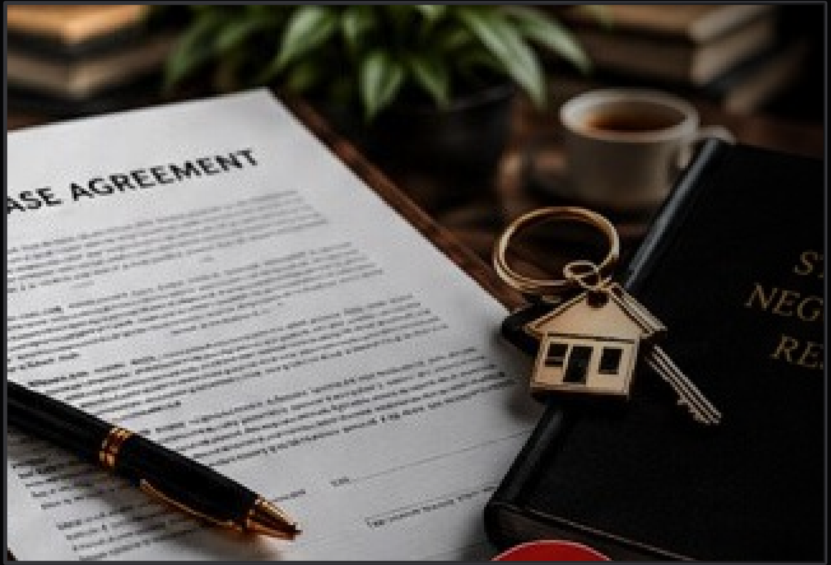
Clear expectations protect the relationship—and Texas law now requires a written agreement.

01 **REVIEW THE RELATIONSHIP**
Discuss the IABS notice, services, duties and who represents whom.

02 **DEFINE THE SCOPE**
Confirm the term, property type or area, exclusivity and service level.

03 **UNDERSTAND COMPENSATION**
Broker compensation is not set by law and is fully negotiable.

04 **PUT IT IN WRITING**
A written agreement is required before a residential showing or buyer offer.



2026 TEXAS CHECKPOINT

AGREEMENT FIRST. ADVICE AND ADVOCACY FOLLOW.

Source: Texas Real Estate Commission • Effective Jan. 1, 2026

WHY IT MATTERS YOU SHOULD KNOW EXACTLY WHO IS PROTECTING YOUR POSITION.

REPRESENT

SEARCH WIDER. FILTER SMARTER.

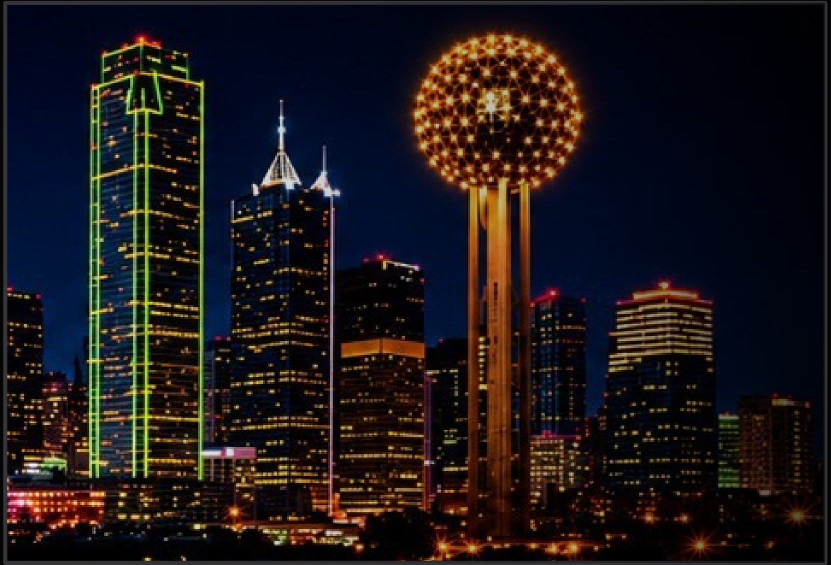
The goal is not more listings. It is faster recognition of the right opportunity.

01 **LIFESTYLE FILTER**
Commute, schools, amenities, walkability, space and daily routines.

02 **FINANCIAL FILTER**
Payment, taxes, insurance, HOA, district fees and likely repairs.

03 **PROPERTY FILTER**
Layout, condition, lot, age, features and tolerance for improvements.

04 **FUTURE-VALUE FILTER**
Resale appeal, rental demand, neighborhood trajectory and flexibility.



THE SEARCH FORMULA
LIFESTYLE + PAYMENT + FUTURE VALUE

JAY'S EDGE
MLS ALERTS, BUILDER NETWORKS AND LOCAL DFW CONTEXT—WORKING TOGETHER.

SEARCH

TOUR LIKE AN OWNER—NOT A BROWSER.

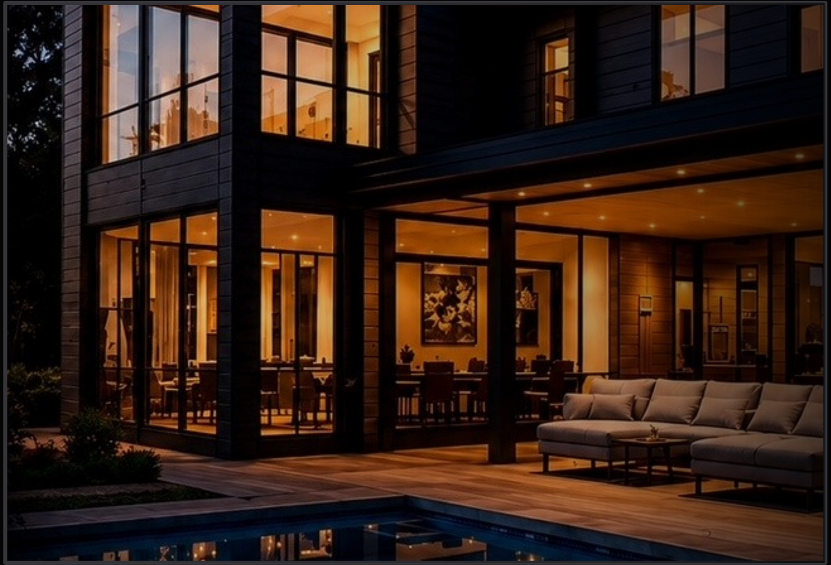
Finishes create emotion. The property fundamentals determine whether it works.

01 **LIVE IN THE LAYOUT**
Test traffic flow, storage, bedroom placement, natural light and daily function.

02 **READ THE CONDITION**
Look beyond paint to roof, systems, structure, drainage and maintenance.

03 **STUDY THE SETTING**
Noise, traffic, neighbors, orientation, lot and nearby development matter.

04 **CHECK THE EXIT**
Ask who else would buy or rent this home when your plan changes.



BUYER TRUTH

PAINT IS CHEAP. LOCATION AND LAYOUT ARE NOT.

TOUR STRATEGY NOTICE WHAT CAN CHANGE—AND PROTECT YOURSELF FROM WHAT CANNOT.

TOUR

7

THE DFW HOME BUYING ROADMAP

A STRONG OFFER IS MORE THAN A PRICE.

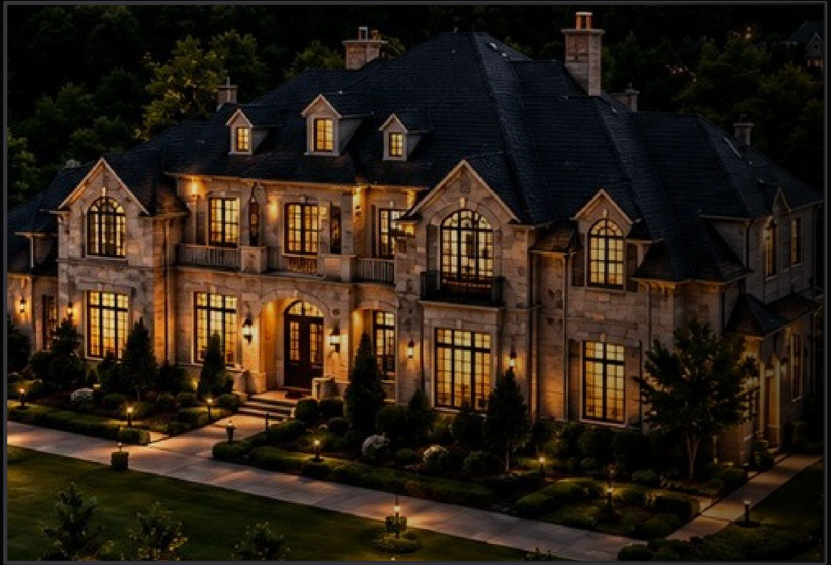
Every term changes the seller's risk, timing or net—and therefore your leverage.

01 **PRICE + SELLER NET**
Use comparable sales, competition and likely proceeds—not guessing.

02 **FINANCING STRENGTH**
Match pre-approval, cash proof and appraisal strategy to the situation.

03 **RISK TERMS**
Earnest money, option fee, contingencies and repair expectations shape certainty.

04 **TIMING TERMS**
Closing, possession and flexibility can matter as much as another dollar.



THE OBJECTIVE

WIN THE RIGHT HOME WITHOUT OVERPAYING OR OVEREXPOSING.

JAY'S ROLE BUILD THE OFFER AROUND YOUR PRIORITIES, THE MARKET AND THE SELLER'S MOTIVATION.

OFFER

ONCE ACCEPTED, THE CLOCK STARTS.

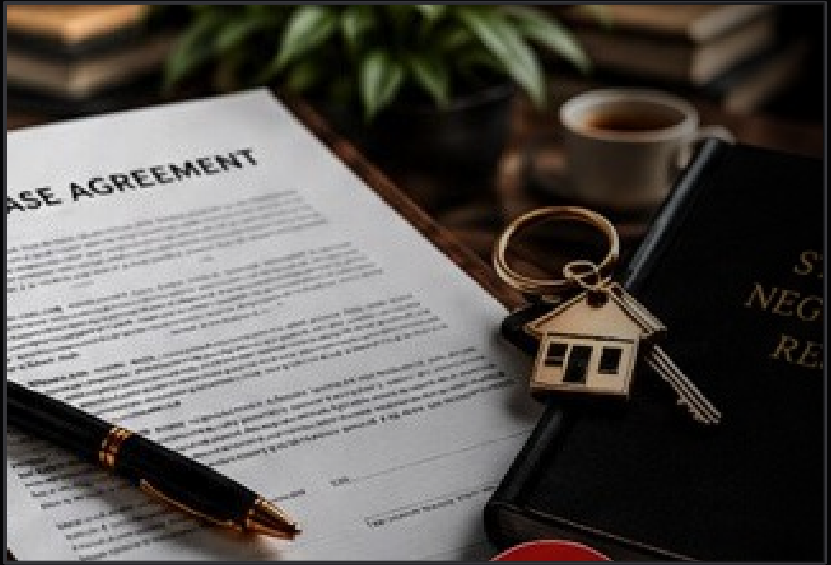
The first days set the pace for every protection built into the contract.

01 **DELIVER FUNDS**
Submit earnest money and option fee exactly as the contract requires.

02 **OPEN THE FILE**
Send the executed contract to title, lender and required transaction partners.

03 **CALENDAR DEADLINES**
Option, financing, appraisal, title, survey, insurance and closing dates.

04 **SCHEDULE FAST**
Book inspections quickly and begin lender conditions and insurance review.



CONTRACT RULE

DEADLINES CREATE RIGHTS. MISSED DEADLINES CAN REMOVE THEM.

JAY'S SYSTEM EVERY CHECKPOINT IS TRACKED, COMMUNICATED AND CONFIRMED.

CONTRACT

INSPECTION IS INFORMATION. STRATEGY CREATES LEVERAGE.

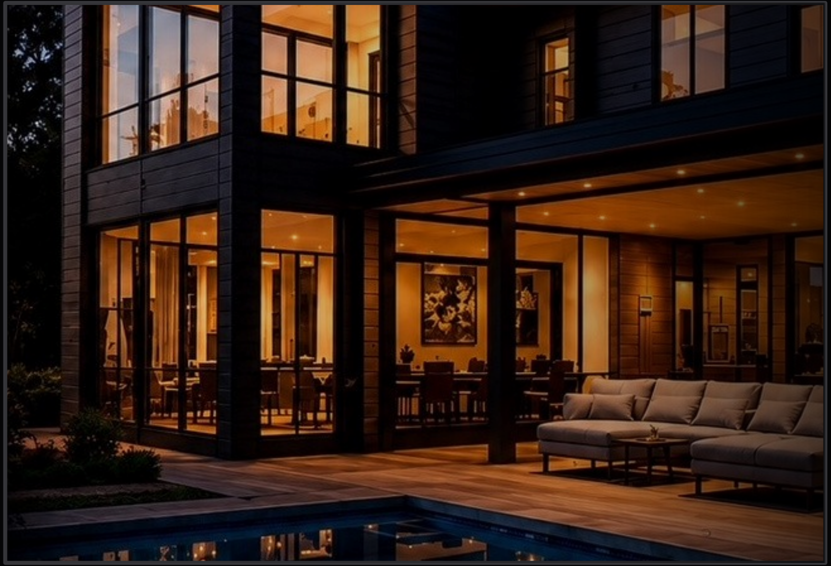
The report is not a wish list. It is evidence for deciding what matters next.

01 **HIRE THE RIGHT EXPERTS**
Use licensed inspectors and specialists appropriate to the property.

02 **SORT THE FINDINGS**
Separate safety, structure, major systems, maintenance and cosmetic items.

03 **PRICE THE RISK**
Consider repair cost, timing, insurability, lending requirements and uncertainty.

04 **CHOOSE THE RESPONSE**
Negotiate repairs or credits, accept the condition, or exercise contract rights.



KEEP PERSPECTIVE

NOT EVERY FLAW IS A DEAL BREAKER. SOME ARE NEGOTIATING DATA.

PROTECTION USE THE OPTION PERIOD TO MAKE A CALM, INFORMED DECISION.

INSPECT

FOUR TRACKS MOVE AT ONCE: LOAN, APPRAISAL, TITLE + INSURANCE.

Once under contract, the transaction advances on parallel tracks—and each can affect closing.

LOAN
- Documents + conditions
- Underwriting review
- Final approval

02 APPRAISAL
- Value + condition
- Lender review
- Response if needed

03 TITLE
- Commitment + exceptions
- Survey + HOA
- Clear-to-close

04 INSURANCE
- Insurability
- Coverage + premium
- Lender evidence

KEEP THE FILE CLEAN

NO NEW DEBT • NO UNEXPLAINED TRANSFERS • RESPOND QUICKLY • COMPARE FINAL TERMS

APPROVE

CLOSE ONLY AFTER THE DETAILS CHECK OUT.

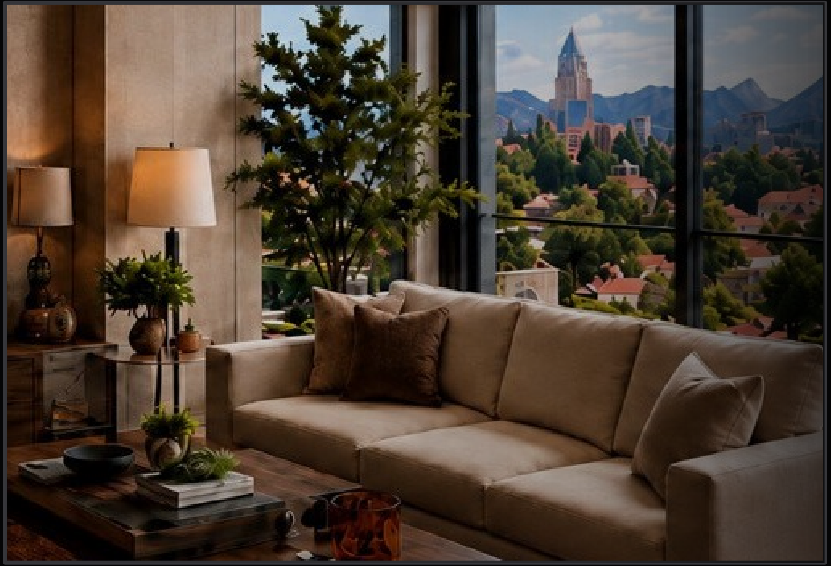
Closing is the final verification that the property, paperwork and money match the agreement.

01 **REVIEW FINAL TERMS**
Compare the Closing Disclosure with the Loan Estimate and ask about differences.

02 **VERIFY CASH TO CLOSE**
Confirm the exact amount and independently verify wire instructions.

03 **WALK THROUGH**
Check condition, negotiated repairs and included items shortly before closing.

04 **SIGN + FUND**
Complete documents, funding and recording—then receive keys as the contract provides.



WIRE-FRAUD DEFENSE

NEVER TRUST CHANGED WIRE INSTRUCTIONS WITHOUT CALLING A KNOWN NUMBER.

For most covered mortgages, the Closing Disclosure is due 3 business days before closing.

FINAL CHECK SIGN ONLY AFTER YOU UNDERSTAND THE TERMS, TOTALS AND NEXT STEPS.

CLOSE

12

OWNERSHIP STARTS AT CLOSING

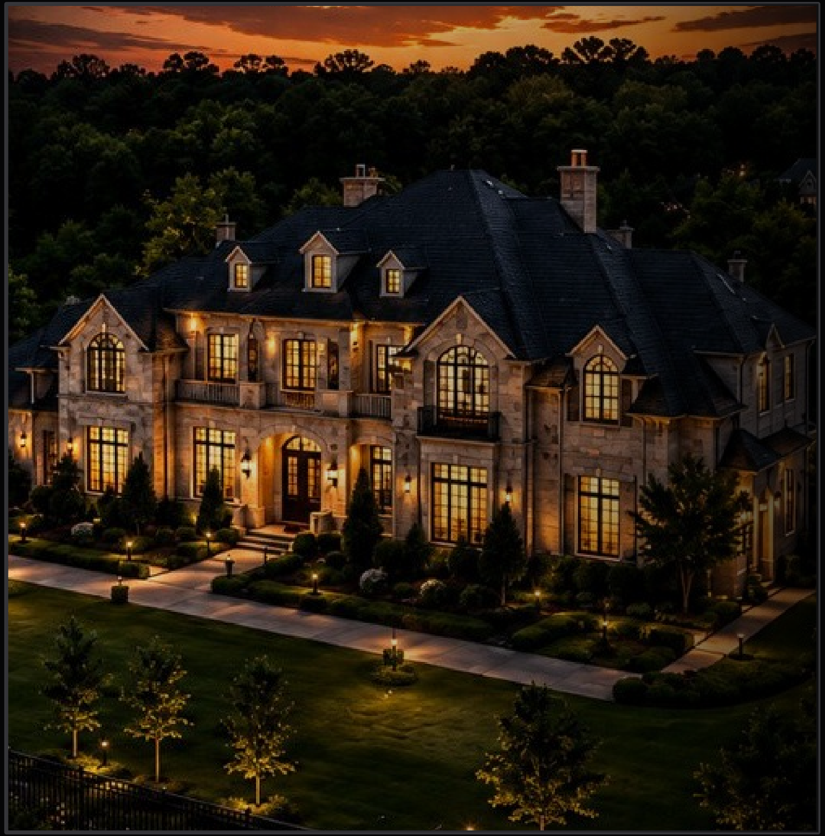
AFTER THE KEYS, PROTECT THE INVESTMENT.

DAY 1 — **CHANGE ACCESS**
Locks, garage codes, alarms, utilities and emergency contacts.

WEEK 1 — **ORGANIZE THE FILE**
Closing package, warranties, inspection report and vendor records.

MONTH 1 — **CLAIM ELIGIBLE BENEFITS**
Apply for a Texas residence homestead exemption if qualified.

YEAR 1 — **MAINTAIN THE ASSET**
Create seasonal maintenance, budgeting and annual review routines.



Homestead eligibility and filing: confirm with the county appraisal district.

INVESTORS — LEASE STRATEGY, TENANT PLACEMENT AND PROPERTY MANAGEMENT CAN START BEFORE CLOSING.

13

SPECIAL ROUTE

NEW CONSTRUCTION IS A DIFFERENT ROAD—BRING YOUR OWN ADVOCATE.

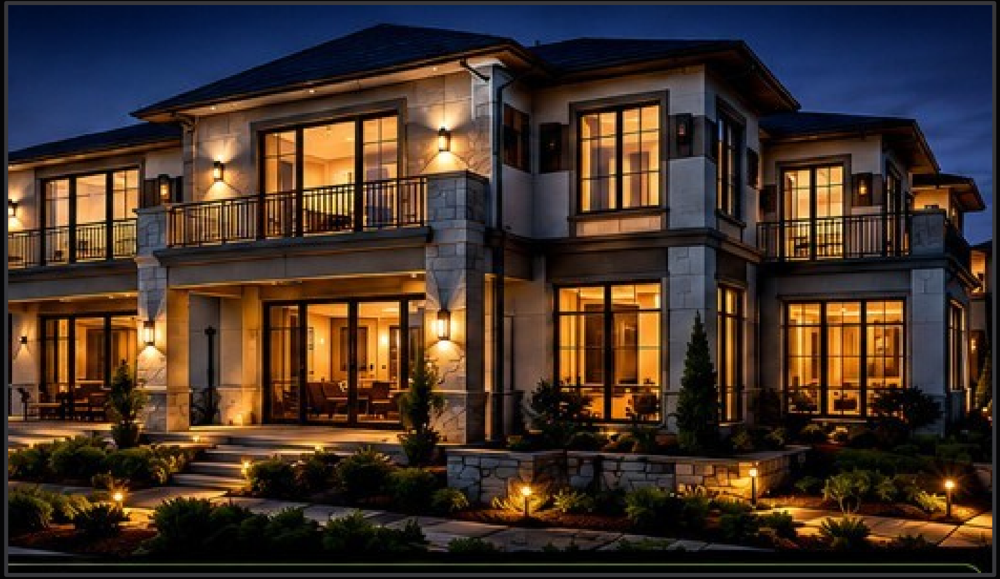
01 INVOLVE JAY BEFORE THE FIRST BUILDER VISIT OR REGISTRATION.

02 COMPARE INCENTIVES AFTER PRICE, RATE, FEES AND RESTRICTIONS.

03 REVIEW LOT, PLAN, UPGRADES, TIMELINE, DEPOSITS AND CONTRACT RISK.

04 USE INDEPENDENT INSPECTIONS AT ALLOWED CONSTRUCTION STAGES.

05 TRACK CHANGE ORDERS, WALKTHROUGHS, PUNCH LISTS AND WARRANTY ITEMS.



WHO WORKS FOR WHOM?

THE BUILDER'S SALES TEAM WORKS FOR THE BUILDER. YOUR REPRESENTATION SHOULD WORK FOR YOU.

THE ADVANTAGE NEGOTIATION, CONSTRUCTION CHECKPOINTS AND RESALE THINKING—BEFORE YOU SIGN.

AVOID THE FIVE MISTAKES THAT COST BUYERS OPTIONS.

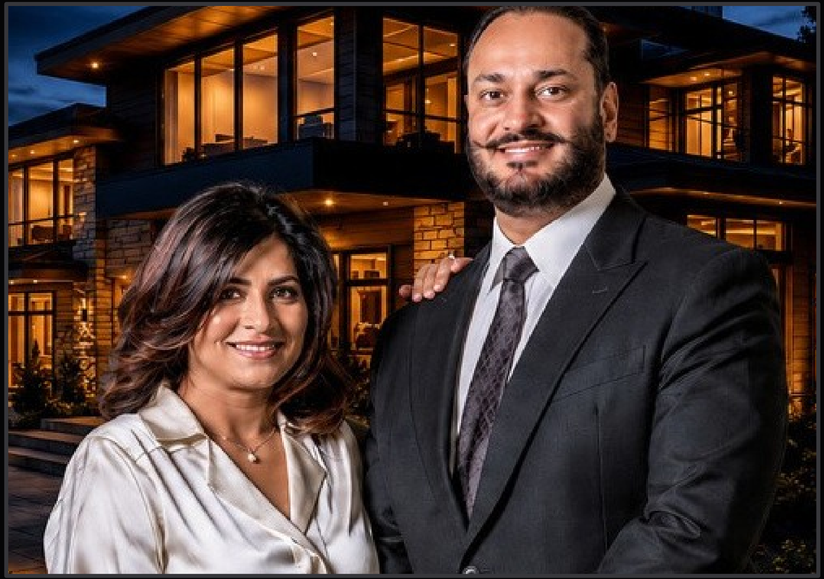
01 SHOPPING BEFORE FINANCING
Emotional attachment without real buying power.

02 BUYING THE FINISHES
Ignoring location, layout, condition and future value.

03 IGNORING TOTAL PAYMENT
Missing taxes, insurance, HOA or district costs.

04 WAITING ON REPRESENTATION
Touring without clear services, duties or compensation.

05 CHANGING FINANCES MID-DEAL
New debt, job changes or unexplained money movement.



MY JOB IS SIMPLE

HELP YOU BUY THE RIGHT HOME, ON THE RIGHT TERMS, WITH NO SURPRISES.

VOTED BEST REALTOR® IN DALLAS BY D MAGAZINE MULTIPLE TIMES

READY TO MAKE YOUR NEXT MOVE YOUR BEST MOVE?

YOUR FIRST THREE STEPS

01 SCHEDULE A BUYER STRATEGY SESSION

02 CONNECT WITH A TRUSTED LENDER

03 START YOUR CUSTOM DFW SEARCH

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