

BUYER'S GUIDE

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THE SMART BUYER'S
GUIDE TO
PURCHASING A
HOME IN CENTRAL
TEXAS

WHAT TO EXPECT,
WHAT TO AVOID,
AND HOW TO BUY
WITH CONFIDENCE

Contact Us :

Brandon Holley | Broker/Owner

512.487.9242

brandon@holleyhomesrealty.com

Meet Your Team



Brandon Holley

Broker/Owner

brandon@holleyhomesrealty.com

Paige Stevenson

Sales Agent

paige@holleyhomesrealty.com



Check us out!



BUYING A HOME IS EXCITING — AND LET'S BE HONEST, A LITTLE OVERWHELMING.



This guide is designed to give you clarity, confidence, and a plan without drowning you in information. You don't need to know everything right now. You just need to know what matters, what comes next, and who's in your corner.

INSIDE, YOU'LL LEARN:

- How the buying process really works
- What costs to expect (and which ones surprise buyers)
- Common mistakes to avoid
- How to make smart decisions in today's market



I've helped buyers across Austin and Central Texas navigate this process — my goal is to make it feel clear, not complicated.

Is Now a Good Time to Buy?

THE “RIGHT TIME” TO BUY ISN’T ABOUT HEADLINES — IT’S ABOUT YOUR GOALS, TIMELINE, AND FINANCES.

Here’s what matters more than timing the market:

- Monthly payment comfort
- How long you plan to own
- Lifestyle needs vs. wants
- Your long-term plans

Markets shift. Rates change. Life keeps moving.

The buyers who do best focus on preparedness, not predictions.



Good question to ask:

“How does today’s market affect my buying power?”



THE HOME BUYING PROCESS (AT A GLANCE)



HERE'S THE SIMPLIFIED VERSION:

- Get Pre-Approved – Know your numbers before shopping
- Home Search – Online + in-person strategy
- Offer & Negotiation – Price and terms matter
- Under Contract – Inspections, financing, and timelines
- Final Approval – Appraisal and clear-to-close
- Closing Day – Keys in hand



Each step has moving parts — your job is to make decisions, my job is to guide you through them.

The Typical Home Buying Timeline

1

Week 1–2: Preparation

- Get pre-approved
- Define budget and priorities
- Start home search

2

Week 2–6: Home Search

- Tour homes
- Refine criteria
- Submit offers as the right home appears

3

Week 1 After Offer Accepted

- Go under contract
- Deliver earnest money
- Schedule inspections

4

Week 2–3 Under Contract

- Complete inspections
- Negotiate repairs or credits
- Appraisal ordered

5

Week 3–4 Under Contract

- Final loan approval
- Title work completed
- Final walkthrough

6

Closing Day

- Sign documents
- Receive keys
- Welcome home

(Every purchase is different
— this is a general
roadmap)

Timelines can change due to inspections, appraisals, financing, or the seller's situation. The goal isn't speed — it's making smart decisions at each step.

The True Cost of Buying a Home

BUYING A HOME IS MORE THAN JUST THE PURCHASE PRICE.

Costs may include:

- Down Payment
- Closing Costs
- Property Taxes
- Insurance
- HOA dues (if applicable)

Every home and loan is different — which is why we review numbers before you commit, not after.

Property taxes and insurance in Central Texas can vary significantly by area — which is why we review real numbers early in the process.



Focus on monthly comfort, not just the purchase price.



COMMON BUYER MISTAKES



I SEE THESE ALL THE TIME – AND THEY'RE AVOIDABLE.

- Shopping before getting pre-approved
- Falling in love before reviewing the numbers
- Ignoring resale value
- Skipping inspections
- Letting emotions drive negotiations



While buying a home on your own is possible, the right agent often helps buyers avoid costly mistakes and reduce stress throughout the process.



New Construction vs. Resale Homes

THERE'S NO "BETTER" OPTION — ONLY WHAT
FITS YOUR GOALS.

Resale Homes

- Established neighborhoods
- Mature landscaping
- Negotiation opportunities

New Construction

- Modern layouts
- Builder incentives
- Less immediate maintenance



**Each option has trade-offs,
and new construction works
differently than resale —
knowing that upfront matters.**



QUESTIONS EVERY BUYER SHOULD ASK

These questions help you understand how an agent works – not just what they promise.

- How do you help me compete or negotiate in this market?
- How do you protect my earnest money?
- How do you help after we're under contract?
- How do you handle inspections and repairs?



The right agent should be able to clearly explain their strategy, communication style, and how they protect you throughout the process – not just before you write an offer.



What's Next?

If you're thinking about buying:

- Watch my YouTube videos for deeper breakdowns
- Download the New Construction Guide if you're considering a new build
- Schedule a buyer consultation when you're ready to talk through your goals



No pressure. Just clarity — and a plan when you want one.



Real Estate Terms Every Buyer Should Know

1

Earnest Money

A deposit made by the buyer to show good faith when making an offer on a home. This money is typically held in escrow and applied to closing costs or the purchase price.

2

Escrow

A neutral third party that holds funds and important documents during the transaction until all conditions of the sale are met.

3

Down Payment

The portion of the purchase price paid upfront by the buyer, usually expressed as a percentage of the home's price.

4

Closing Costs

Fees and expenses paid at the closing of a real estate transaction, including lender fees, title insurance, and taxes.

5

Title

Legal ownership of the property. A clear title means there are no legal claims or disputes against the property.

6

Title Insurance

Insurance that protects the buyer and lender from future claims or errors related to property ownership.

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WHO'S DOING WHAT IN THE HOME BUYING PROCESS

BUYING A HOME IS A TEAM EFFORT. YOU DON'T NEED TO MANAGE EVERYTHING — YOU JUST NEED TO KNOW WHO'S RESPONSIBLE FOR WHAT AND WHERE TO TURN WITH QUESTIONS.

YOU (THE BUYER)

- Get pre-approved with a lender
- Decide on budget, location, and priorities
- Tour homes and give feedback
- Review documents and ask questions
- Make final decisions on offers, repairs, and terms

ME (THE AGENT)

- Help you understand pricing and market conditions
- Identify homes that fit your goals
- Advise on offer strategy and negotiations
- Coordinate inspections, timelines, and next steps
- Protect your interests from contract to closing

LENDER

- Review your financial profile
- Issue your pre-approval
- Explain loan options and monthly payments
- Order the appraisal
- Prepare your loan for final approval

TITLE COMPANY

- Research the property's ownership history
- Hold earnest money in escrow
- Prepare closing documents
- Facilitate closing day

INSPECTORS & OTHER PROFESSIONALS

- Home inspectors
- Specialty inspectors (foundation, HVAC, etc.)
- Surveyors
- Insurance providers

If you're ever unsure who to contact or what comes next, start with your agent. A big part of my role is keeping the process organized and making sure nothing falls through the cracks.