COURTNEY

7 steps to buying a home

From pre-approval to the keys.

Buying a home? Here are seven steps, in order, to guide you through the process — from knowing your number all the way to the closing table. Keep it on the fridge. Check the boxes as you go.

Guy Courtney Steib
REALTOR®, CPRES, CPE | LPT Realty LLC

Everybody needs a “Guy”,
let me be your real estate “Guy”.

A little about me.



Guy Courtney Steib

REALTOR, US Army Veteran

CPRES, CPE
LPT Realty LLC

Experience, Expertise
& Empathy

My path into real estate started as an investor. After buying, holding and selling property myself, I became an agent to help others make informed decisions about their homes and their future.

I am an Army veteran, husband, father and grandfather. I serve Cypress, Katy, Hockley and Northwest Houston, with a focus on helping families buy with a clear picture of what they can afford and a disciplined process.

If you are buying a home, you want a clear picture of what you can afford, what the process looks like, and how to protect yourself at every step. This guide walks through the seven steps so you can ask useful questions, make strong offers, and take the next step with the right support.

Always here to serve,
Guy Courtney

REALTOR® - Member of the National Association of REALTORS®

CPRES - Certified Probate Real Estate Specialist

CPE - Certified Probate Expert

This guide is general information about buying a home in Texas, not legal advice. For advice about your specific situation, consult a Texas real estate attorney. Tax, insurance and sale decisions should be reviewed with the appropriate professionals.

Read more about Guy

STEP 01

know your number

Your credit, your budget, your down payment — before you talk to a lender.

Before you look at a single house, know what you can actually afford. That means your credit score, a monthly payment you are comfortable with, your down payment, and the costs beyond the price — earnest money, inspection, appraisal, and closing costs. A buyer who knows their number shops with confidence and writes offers a seller takes seriously.

WHAT TO DO

- Check your credit score — it sets your rate, and your rate sets your payment.
- A good score starts around 670; a higher score can mean a lower rate.
- Figure out a monthly payment you are comfortable with — not just the most a lender will approve.
- First-time buyers put down a median 10%; FHA loans can go as low as 3.5%.
- Budget for the costs beyond the price: earnest money, inspection, appraisal, and closing costs, typically 2-5% of the price.
- Save the down payment and the reserves — sellers take funded buyers seriously.
- Do not switch jobs, buy a car, or open new credit while you are getting ready — lenders watch all of it.

ASK YOUR AGENT

What monthly payment should I actually plan for — and what do I need saved before we start?

THE TAKEAWAY

Know your number before you fall for a house.

STEP 02

get pre-approved

A letter that sets your real budget — and makes every offer stronger.

Before we look at a single house, talk to a lender you trust and get a pre-approval letter. It sets your real budget and makes every offer you write stronger.

WHAT TO DO

- A pre-approval letter tells you — and the seller — exactly what you can spend.
- Talk to a lender you trust, not just the one with the flashiest rate.
- Have your paperwork ready: pay stubs, W-2s, tax returns, and bank statements.
- Pre-approval is not pre-qualification — the lender has actually verified your finances.
- Ask about first-time buyer programs — FHA, VA, USDA, and Texas down-payment help.
- Compare loan types, not just rates — the right mortgage fits your plans, not just your payment.
- A pre-approval in hand means you can move fast when the right house shows up.

ASK YOUR AGENT

Which lender should I talk to — and what programs might I qualify for?

THE TAKEAWAY

Pre-approved buyers write offers that get answered.

STEP 03

define the search

A short list done well — communities and home types that fit your life.

We narrow it to communities and home types that fit your life: schools, commute, yard, price range. In Cypress, Katy, Hockley, and Northwest Houston, that is a short list done well.

WHAT TO DO

- Must-haves versus nice-to-haves — know the difference before you tour.
- Schools, commute, yard, price range — the four filters that narrow any search.
- Cypress, Katy, Hockley, and Northwest Houston — a short list done well beats a long list done badly.
- New construction or resale? The answer changes the whole search.
- Your agent sets up MLS searches so the right homes come to you first.
- Drive the neighborhood at night and on a weekday — a house is more than its listing photos.
- A short list keeps you focused; a long list keeps you second-guessing.

ASK YOUR AGENT

Which communities actually fit my life — and what should I expect to pay there?

THE TAKEAWAY

A short list done well.

STEP 04

shop the market

We see homes together — and I flag what a first look hides.

We see homes together, compare them honestly, and I flag the things about a property that a first look hides: foundation, roof, age of systems, resale reality.

WHAT TO DO

- We tour together — two sets of eyes catch what one misses.
- Foundation, roof, age of systems — the expensive things a first look hides.
- Resale reality: will this house sell again when you need it to?
- Compare homes honestly — the right one wins on the facts, not the feeling.
- Buying new construction? Bring me before you register — the builder's agent works for the builder.
- Upgrades are the real negotiation on a new build — structural options and lot premiums are where the value is.
- Take notes and photos at every showing — after the fifth house, they all blur together.

ASK YOUR AGENT

What is this house hiding — and what will it cost me later?

THE TAKEAWAY

Compare honestly — the right house wins on the facts.

STEP 05

make a smart offer

Priced from the comps, shaped for the seller — terms that protect you.

I price the comps, shape your offer for the specific seller, and negotiate terms that protect you, not just win a bidding war.

WHAT TO DO

- I price the comps, so your offer is grounded in what actually sold.
- Price is one of five terms — closing date, inspection, financing, and concessions count too.
- Earnest money, typically 1-2% of the price, shows the seller you are serious — and it is credited toward your closing.
- The option fee buys you time to inspect and walk away if the house is not right.
- Shaped for the specific seller — the right terms win more often than the highest price.
- Negotiate terms that protect you, not just win a bidding war.
- If the seller counters, you will know exactly what it costs you — and what to do next.

ASK YOUR AGENT

What should I offer — and what terms protect me if something goes wrong?

THE TAKEAWAY

Terms that protect you, not just a winning bid.

STEP 06

inspect and approve

The inspection, appraisal, and option periods — where a good agent earns their keep.

The inspection, appraisal, and option periods are where a good agent earns their keep. I read every report with you and negotiate fixes like it is my money.

WHAT TO DO

- The inspection is your last chance to check for defects before you are committed — it usually happens within 7 to 10 days of the offer.
- A few hundred dollars for an inspection can save you thousands.
- I read every report with you and negotiate fixes like it is my money.
- The appraisal confirms the home is worth what you agreed to pay — the lender orders it.
- If the appraisal comes in low, we renegotiate — you do not just accept it.
- The option period is your window: inspect, decide, and walk away if the house is not right.
- Do not make big purchases or change jobs while the loan is being finalized — the lender is still watching.

ASK YOUR AGENT

What did the inspection actually find — and what should we ask the seller to fix?

THE TAKEAWAY

Inspect like it is your money — because it is.

STEP 07

close with confidence

Every lender, title, and attorney conversation — handled to the day you get the keys.

I stay in every lender, title, and attorney conversation to the day you get the keys. You will know exactly what you sign and what it costs.

WHAT TO DO

- I stay in every lender, title, and attorney conversation to the day you get the keys.
- Your Closing Disclosure arrives at least three business days before closing — review it line by line.
- The final walkthrough confirms the house is in the condition you agreed to.
- Title is checked and cleared early, so closing day has no surprises.
- You will know exactly what you sign and what it costs — no surprises at the table.
- Confirm wire instructions by phone, never by email alone.
- Sign the papers, get the keys, and the house is yours.

ASK YOUR AGENT

What is left to clear before we close — and what do I bring on closing day?

THE TAKEAWAY

Know exactly what you sign and what it costs.

your home-buying checklist

Print this page. Check the boxes as you go — and call me when one of them needs a hand.

KNOW YOUR NUMBER

- ☐ Credit score checked, payment comfort zone set
- ☐ Down payment and reserves saved
- ☐ Closing costs budgeted (typically 2-5%)

GET PRE-APPROVED

- ☐ Lender chosen, paperwork gathered
- ☐ Pre-approval letter in hand
- ☐ Loan programs compared (FHA, VA, USDA, Texas help)

DEFINE THE SEARCH

- ☐ Must-haves and nice-to-haves listed
- ☐ Communities narrowed (Cypress, Katy, Hockley, NW Houston)
- ☐ MLS search set up

SHOP THE MARKET

- ☐ Homes toured together, notes and photos taken
- ☐ Foundation, roof, and systems checked
- ☐ New construction: Guy brought in before registering

OFFER AND DUE DILIGENCE

- ☐ Offer priced from comps, terms set
- ☐ Earnest money and option fee ready
- ☐ Inspection done, appraisal ordered, loan finalized

TO CLOSING

- ☐ Closing Disclosure reviewed (3 business days before)
- ☐ Final walkthrough done
- ☐ Funds wired, keys in hand

Let's take the next step.

Have questions about buying a home? Start with a conversation about your budget, your priorities and the homes that fit.

TALK WITH GUY

Book a 15-minute conversation

Call or text: (281) 413-8257

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This guide is general information about buying a home in Texas, not legal advice. For advice about your specific situation, consult a Texas real estate attorney.