Texas Home & Land Buyer Guide

HOMES, ACREAGE, RANCHES, AND LAKE PROPERTY

A practical checklist to help you stay organized, ask better questions, and move forward with confidence.

1. Get financially ready

Know your comfortable payment and your total cash requirement before scheduling serious tours.

- Speak with a lender and obtain a current pre-approval.
- Set a monthly payment target that includes taxes, insurance, and HOA dues.
- Reserve funds for earnest money, option fee, inspection, appraisal, and closing costs.
- Avoid opening new credit or making large purchases before closing.

2. Define the right property

Separate true requirements from preferences so your search stays focused.

- Choose preferred communities, commute limits, and school or lifestyle priorities.
- List must-haves, deal-breakers, and features you could improve later.
- For land, define intended use, acreage range, access, utilities, and improvements.
- For lake property, identify water access, dock needs, flood concerns, and restrictions.

3. Prepare to make an offer

A strong offer balances price, timing, protections, and the seller's priorities.

- Review comparable sales and current competition with your agent.
- Understand the buyer representation agreement and negotiated compensation.
- Choose earnest money, option period, financing, and requested closing date.
- Review every contract term before signing.

4. Complete due diligence

Use the option period and available records to learn as much as possible about the property.

- Schedule appropriate inspections and review the reports carefully.
- Review the seller's disclosure, survey, title commitment, and restrictions.
- Confirm utilities, septic, water source, access, floodplain, and insurance availability.
- For acreage, investigate boundaries, easements, ag valuation, and mineral interests.

5. Move from contract to closing

Stay responsive and avoid changes that could delay underwriting or funding.

- Provide requested lender documents promptly.
- Review appraisal results and negotiate repairs or credits when appropriate.
- Verify final figures on the closing disclosure.
- Complete the final walk-through and confirm utilities and possession.

Ready to talk through your next move?

Call or text Chase Logan at (713) 397-4311 or email chase@texasapexproperties.com. This guide is general information and is not legal, tax, lending, or inspection advice.