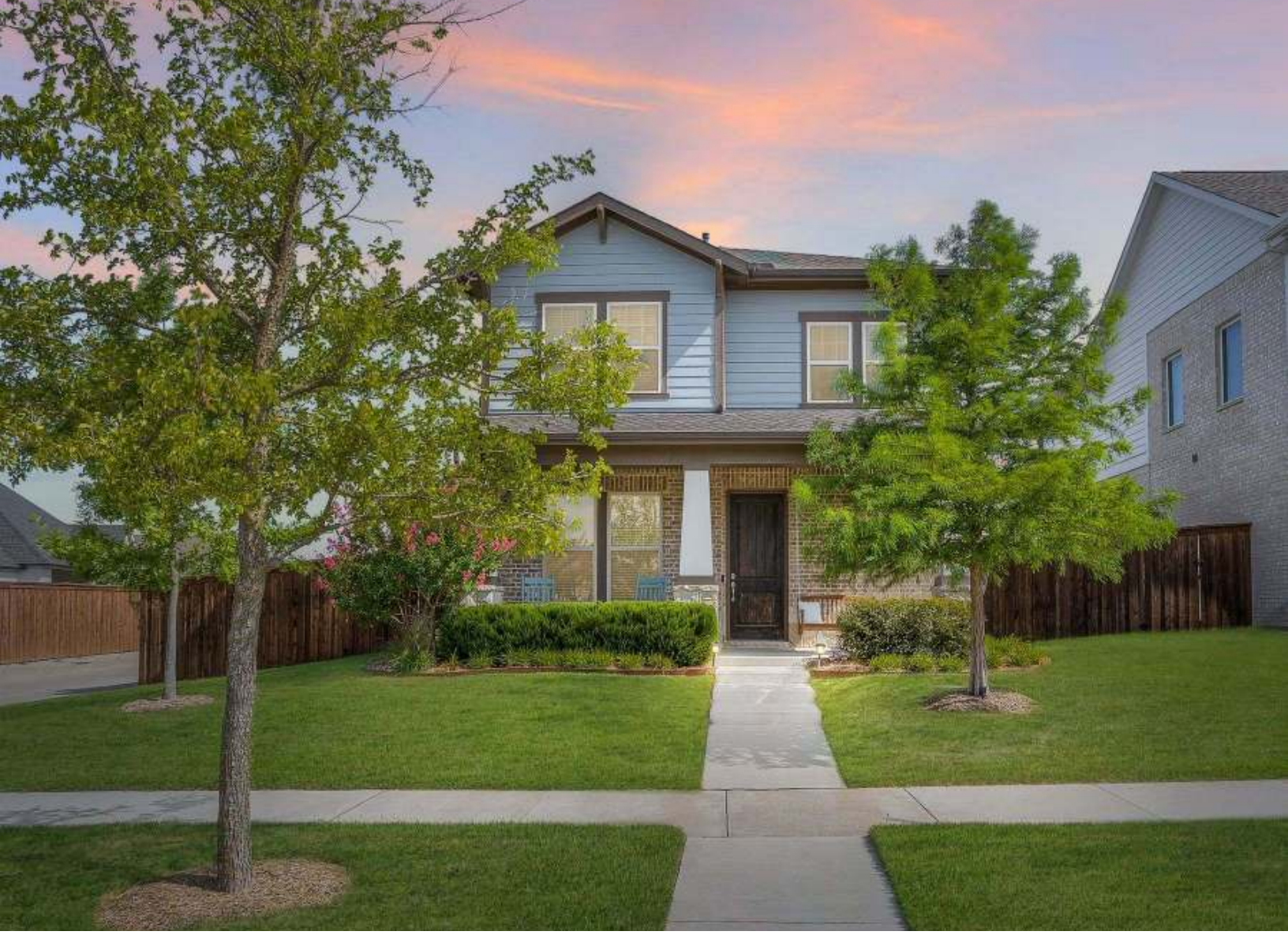


A BUYER'S GUIDE

# Buying a home in *Fort Worth.*

RILEY MOYANO
FORT WORTH REAL ESTATE
WILLIAMS TREW

How I help you find the right home, write a strong offer, and get from contract to keys without surprises.

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MEET RILEY

# Fort Worth is *home.*



I came to Fort Worth to dance with Texas Ballet Theater. I met my wife here that same year, and we never left.

After fifteen years as a professional dancer, I brought the same habits into real estate: show up prepared, notice the details other people skip, and stay steady when it counts. This is the city where we're raising our family, and it's the city I help people buy and sell in.

## A local, not a visitor.

I live on the west side, and Fort Worth's arts community has been my world for fifteen years. I know this city as a neighbor, not just a market.

## An owner's eye.

My wife and I own two homes, and our first is now a rental. I've prepped, repaired, and priced a house with my own money on the line, so I know what's worth doing and what isn't.

## A performer's discipline.

Fifteen years on stage means rehearsal, feedback, and delivering on a deadline. That's how I run a transaction: prepared, detailed, and calm under pressure.

**Also in-house:** I shoot my own listing photos, video, and drone aerials. I'm an FAA Part 107 licensed pilot, so your home's media never waits on someone else's calendar.

*"Riley is the best, we couldn't have had a more seamless home-buying process. He made everything incredibly easy from start to finish. Would highly recommend."*

TY THOMAS · GOOGLE REVIEW

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YOUR AGENT

# Someone on *your* side of the table.

The listing agent works for the seller. A buyer's agent works for you. Here's what that looks like with me.



## 01

### Find

Instant MLS alerts, homes coming soon, and the listings with weak photos that everyone else scrolls past. You see the right homes as soon as they hit.

## 02

### Evaluate

I look at every house with an owner's eye: roof, foundation, drainage, updates, and what's around it. I pull comparable sales before we ever talk price.

## 03

### Negotiate

Price, closing costs, repairs, timing, and my fee, all handled in the offer. I keep it professional and focused on what matters to you.

## 04

### Protect

Every deadline tracked, from the option period to closing. Earnest money, documents, and wiring handled safely and on time.

### Why it matters

Without your own agent, the only professional in the deal represents the other side. Buying a home is a lot to go through alone, and you don't have to.

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COMPENSATION

# How I'm paid, *plainly.*

Before we tour homes, buyers and their agents agree in writing on what the agent will do and how they'll be paid. Here's how I handle it, so you aren't paying me out of pocket.

01

## We sign a Buyer Representation Agreement.

It spells out what I'll do for you and what my fee is. If you'd rather start small, we can limit it to one property or a short timeframe, so you're not locked into anything long term while you see if it's a good fit.

02

## I ask the seller to cover my fee in the offer.

When we write an offer, I include a request for the seller to pay my compensation at closing. It's in writing in the contract, and everyone agrees to it before anything is signed.

03

## If the seller won't cover all of it, we decide together.

We can adjust the offer price, ask for a closing cost credit instead, or talk through other options before the contract is final. You'll know exactly where things stand before you sign. No surprises at closing.

### Why a seller might agree

Paying the buyer's agent can make a home workable for more buyers, since it doesn't come out of the buyer's cash at closing. It's a common, reasonable request.

### Good to know

Commissions are negotiable and are not set by law. Every term is in writing, and you'll see it all before you sign.

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THE SEARCH

# Finding the *right* one.

Public sites are a fine place to start. They're not where the search should end.



## 01

### Get pre-approved first.

It sets your real budget and makes your offer stronger. I can connect you with a few lenders, including Prosperity Home Mortgage, part of the Williams Trew family.

## 02

### Sort must-haves from nice-to-haves.

Bedrooms, commute, yard, school zones, the feel of a street. We write it down so every tour has a purpose.

## 03

### Instant MLS alerts.

Straight from the MLS, often faster than the public portals, plus homes coming soon and ones that don't photograph well online.

## 04

### Tour with an owner's eye.

I'll point out what photos hide: roof age, foundation signs, drainage, updates, and what's next door. Then we compare the ones you love.

ALSO YOURS

### The Williams Trew app

- Draw your own search boundary with your finger
- Search by commute time to work or school
- Message me from anywhere with the built-in chat
- Free on the App Store and Google Play

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MAKING AN OFFER

# Writing a *strong* offer.

Price matters. So do terms. A seller is choosing the offer most likely to close smoothly, not just the biggest number.



## What goes into a Texas offer

- Purchase price
- Earnest money, held by the title company
- Option fee and number of option days
- Financing terms and your pre-approval
- Closing date and possession
- Seller contributions: closing costs and my fee
- Title policy, survey, and what stays with the house

## How I negotiate for you

- Comparable sales first, so our number has a reason
- A call to the listing agent to learn what the seller cares about
- Terms that make your offer easy to say yes to
- Calm, professional, and focused on your goals
- Honest advice on when to push, and when to walk away

### Multiple offers?

We'll know where we stand before we write. Clean terms, a strong pre-approval, and a thoughtful earnest money amount can matter as much as price. If we don't get it, we learn from it and keep going.

## Once the seller signs

The clock starts. Your earnest money and option fee go to the title company by the contract deadlines, and your option period begins. That's when we inspect, and it's covered on the next page.

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OPTION PERIOD

# The option period, *explained.*

In a Texas contract, you can pay the seller a small option fee for an agreed number of days to inspect the home and decide. It's one of the best protections a buyer has.



## 01 Contract signed

Your earnest money and option fee go to the title company. The option clock starts.

## 02 Inspection

A licensed inspector goes through the whole house. We add specialists if something calls for it: foundation, roof, sewer line, or pool.

## 03 We review it together

No home is perfect. We sort the report into what matters, what's normal wear, and what can wait.

## 04 Negotiate

We ask for repairs, a credit at closing, or a lower price, in writing through an amendment.

## 05 Decide

If it isn't right, you can end the contract before the option period runs out. The option fee goes to the seller, and your earnest money comes back to you.

This describes how the process usually works. Your contract controls, and I'll point you to an attorney for legal questions.

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TO THE CLOSING TABLE

# Contract to *keys.*

A typical financed purchase takes about a month to six weeks from contract to closing. Your contract sets the exact dates, and I track every one.

### Contract executed
Everyone has signed. Earnest money and the option fee go to title, per the contract deadlines.

### Option period
Inspections, review, and any repair negotiation.

### Loan and appraisal
Your lender finalizes the loan and orders the appraisal.

### Title and survey
The title company clears the title and confirms the survey.

### Clear to close
Final loan approval. Your closing statement is ready to review.

### Final walkthrough
We confirm the home's condition and any agreed repairs.

### Closing day
You sign, the loan funds, and you get the keys.



### Protect your money
Before you wire funds, call the title company at a number you look up yourself, never one from an email. Wiring instructions don't change by email. If you ever get a message saying they have, call me first.

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BUYER QUESTIONS

# Good *questions.*

The ones I hear most. If yours isn't here, ask me. There's no such thing as a silly question when it's your money and your home.

## Pre-qualified or pre-approved?

Pre-qualification is a quick estimate. Pre-approval means a lender has reviewed your income, credit, and debts. Sellers take pre-approval much more seriously.

## How much do I need for a down payment?

It depends on the loan. Some programs allow very little down. A lender can walk you through the options for your situation.

## What is earnest money?

A good-faith deposit held by the title company. The amount is set in your offer, and it's credited back to you at closing.

## What will closing costs be?

Lender fees, title insurance, prepaid taxes, and insurance. Your lender gives you a Loan Estimate early on that spells them out. We can also ask the seller to help.

## Do I need an agent to buy a home?

You don't have to have one. But the listing agent works for the seller, and it's a lot to go through without someone guiding you.

## Can I buy before I sell my current home?

Often, yes. Depending on the market, we can make your purchase contingent on your sale, or line the two up so they close close together.

## What if my offer isn't accepted?

It happens. We learn what the seller wanted, adjust, and keep going. Sometimes the next home is the better one.

## How long does it take?

The search takes as long as it takes. Once you're under contract, a financed purchase usually closes in about a month to six weeks.

I'm not a lender, attorney, or tax advisor. When a question belongs with one of them, I'll connect you with someone I trust.

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NEXT STEPS

# Let's find your *place.*

## 01
### A quick call
What you want, where, and your timing.

## 02
### Get pre-approved
I'll connect you with a few lenders if you need one.

## 03
### Start touring
We sign a buyer agreement that fits you, even for a single property, and go see homes.

*"Riley is the best, we couldn't have had a more seamless home-buying process. He made everything incredibly easy from start to finish. Would highly recommend."*

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