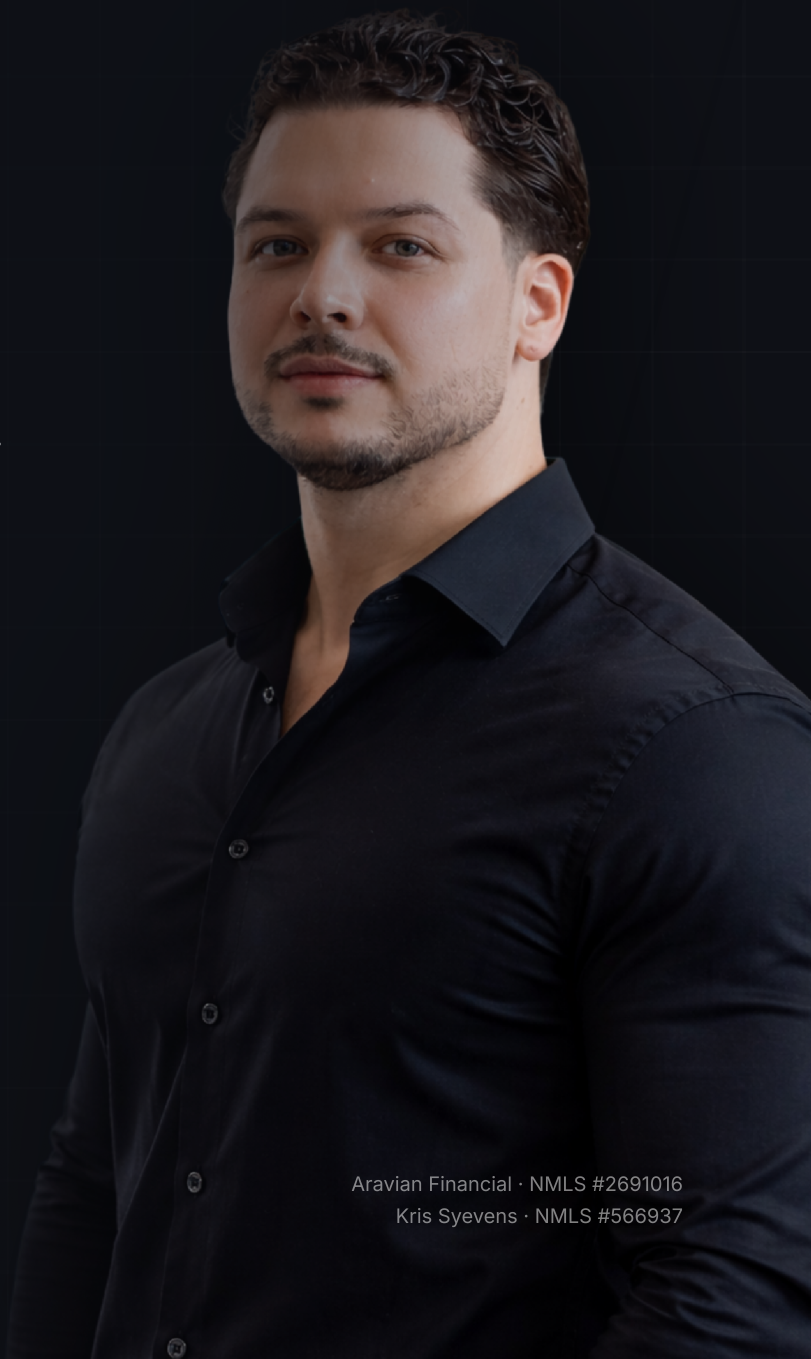
ARAVIAN FINANCIAL

THE TEXAS HOME BUYER'S PLAYBOOK

Your keys to your future.

A step-by-step guide to buying a home in Texas — from pre-approval to the closing table — with an independent broker in your corner.



- Kris Syevens
- Independent Broker
- Houston, TX

Aravian Financial · NMLS #2691016

Kris Syevens · NMLS #566937

A NOTE FROM KRIS

Buying a home is one of the most important decisions of your life.

Congratulations — and welcome. Whether this is your first home, a move-up, or an investment property, you're about to make a decision that builds real, lasting wealth for you and your family.

Here's what makes Aravian different: I'm an **independent broker**, not a bank. That means I shop **20+ wholesale lenders** on your behalf to find the loan that fits you — not the one that pays the bank the most. You get wholesale pricing, honest guidance, and someone who picks up the phone.

This guide walks you through every step of buying a home in Texas, in plain language. No jargon, no surprises. When you're ready, I'm a call away.

Kris Syevens

MORTGAGE BROKER · NMLS #566937

INSIDE THIS GUIDE

TEXAS ONLY — AND THAT'S THE POINT

We focus exclusively on Texas. That means we know TSAHC down-payment assistance, local taxes, and Houston-area appraisals cold.

WHY BUY

A huge step forward — for your life and your finances.

Whether it's your first home, a move-up, or an investment property, ownership puts you in position to enjoy real personal and financial benefits.

Predictable payments

With a fixed-rate mortgage, your principal and interest stay consistent for the life of the loan. Your days of dealing with rent increases are over.

Tax advantages

Ask your tax advisor whether you can deduct property taxes and mortgage interest. Other parts of your loan may be deductible too.

Pride of ownership

Your home lets you plant roots, build a sense of community, and make the space truly yours — pets, paint colors, your rules.

Equity & wealth

As you pay down your loan and make improvements, your home's value may grow. That equity is real wealth — stability and security for your future.

20+	17+	TX	$0
WHOLESALE LENDERS	YEARS EXPERIENCE	LICENSED & LOCAL	BANK MARKUP

BROKER VS. BANK

One application. 20+ lenders competing for your loan.

A bank can only offer you the products on its own shelf. As an independent broker, I shop the wholesale market and bring you the best fit — at pricing retail banks rarely match.

WORKING WITH ARAVIAN (A BROKER)

- ✓ Access to 20+ wholesale lenders with a single application
- ✓ Wholesale pricing — no retail bank markup baked in
- ✓ We recommend the loan that's right for you, not for us
- ✓ One point of contact who answers the phone
- ✓ Texas-specific expertise: TSAHC, local taxes, appraisals

GOING STRAIGHT TO A BANK

- ✗ Limited to that one bank's products and rates
- ✗ Retail pricing and overlays often cost you more
- ✗ Loan officers may rotate; you re-explain your file
- ✗ Niche scenarios (self-employed, VA, DSCR) get declined
- ✗ To shop around, you re-apply everywhere yourself

HOW BROKERS GET YOU A BETTER RATE

Wholesale lenders offer brokers pricing they don't give retail customers, because we bring them ready-to-close, well-packaged loans. We pass that pricing to you — then handle the paperwork so you don't have to.

THE ROAD TO HOMEOWNERSHIP

Six steps to the keys.

Buying a home is a process — but it's a breeze with your broker and real estate agent in your corner. Here's how it goes.

1

Get pre-approved

A pre-approval shows sellers you've spoken with a lender and you're ready to move. In a competitive Texas market, it's your edge over other shoppers.

- Verifies your budget so you shop with confidence
- Makes your offer stronger and more credible
- Surfaces any credit items early — while there's time to fix them

2

Find a home

Meet with your agent to define your wants and needs, then start the search 3–6 months before you intend to buy. A good agent keeps "perfect" realistic:

- Cosmetic fixes vs. structural issues
- Schools, neighborhood, and property taxes
- Commute and proximity to highways & transit

3

Make an offer

Found the one? Work with your agent to negotiate a price and schedule a home inspection.

- Your agent knows local comps and will fight for a fair price
- The inspection confirms there are no hidden issues with foundation, plumbing, HVAC, or electrical
- Anything not nailed down — especially appliances — must be named in the contract

CONTINUED ON NEXT PAGE

THE ROAD TO HOMEOWNERSHIP — CONTINUED

From application to closing.

4

Apply for your mortgage

Your full application gives us the remaining financial details and lets us lock your interest rate through the closing date. We package your file and present it to the lender best suited to your scenario.

5

Underwriting & appraisal

We verify your information, assess your credit and collateral, and order an appraisal so you don't overpay. Here's the typical flow:

- An underwriter completes an initial review, usually within 48 hours
- If conditions are needed, we work with you to clear them fast
- The file returns for final review and a clear to close (CTC)
- We confirm your closing date and time with all parties

6

Closing

Time to celebrate. Once the paperwork is signed, you get the keys. Arrive prepared:

- Review the final documents to confirm your rate and loan amount
- Bring a cashier's check for closing costs and down payment
- Bring your photo ID (and possibly your Social Security card)

WE'RE IN THIS TOGETHER

It's our job to keep your homebuying process moving quickly and smoothly. Ask questions anytime — we're never too busy to respond.

GET STARTED

Your application checklist

Here's what we'll need to start processing your loan. Having these ready keeps everything moving:

- ✓ A copy of your photo ID
- ✓ Your two most recent pay stubs
- ✓ Two most recent complete bank statements
- ✓ Two most recent complete tax returns
- ✓ Your two most recent W-2s

Self-employed borrowers may need to provide additional documentation. We'll give you a complete, personalized list once we connect.

MORTGAGE PROCESS

Do's & don'ts

A few simple habits protect your approval between application and closing.

✓ Do

- ✓ Get pre-approved so you can make a strong offer
- ✓ Keep paying rent, loans, and credit cards on time
- ✓ Keep your current job and income — tell us of any change
- ✓ Keep W-2s, tax returns, and pay stubs handy

✕ Don't

- ✕ Make major purchases (cars, furniture, etc.)
- ✕ Open or close credit accounts, or co-sign loans
- ✕ Make large cash deposits outside your paycheck
- ✕ Spend your down payment or closing-cost funds

LOAN PROGRAMS

What do you want from your mortgage?

Every borrower is different. Here's a quick map of the programs we shop for you — we'll land on the one that fits your goals and finances.

Conventional

Stable payments with a fixed rate, or a lower intro rate with an ARM. As little as 3% down for qualified buyers.

FHA

3.5% DOWN

A flexible-credit option with a low 3.5% down-payment requirement — great for many first-time buyers.

VA

0% DOWN

For those who've served: up to 100% financing with no monthly mortgage insurance and favorable terms.

USDA Rural

0% DOWN

In designated rural areas, enjoy 100% financing, flexible credit requirements, and a secure fixed rate.

Jumbo

For higher-priced homes that exceed conventional limits — financing well into the millions for the right buyer.

FHA 203(k) & DSCR

Renovation loans roll repairs into one payment; DSCR & non-QM serve self-employed buyers and investors.

NOT SURE WHICH FITS?

That's exactly what a broker is for. Tell us your goals — down payment, timeline, credit, property type — and we'll match you to the right program across 20+ lenders.

DOWN PAYMENT & TEXAS ASSISTANCE

You may need less cash to close than you think.

A 20% down payment is a myth for most buyers. Between low-down-payment loans and Texas assistance programs, the path to closing is often more affordable than expected.

Low-down-payment options

- ✓ Conventional — as little as 3% down
- ✓ FHA — 3.5% down with flexible credit
- ✓ VA — 0% down for eligible veterans
- ✓ USDA — 0% down in rural areas

Texas (TSAHC) assistance

The Texas State Affordable Housing Corporation helps eligible Texans buy with less out of pocket:

- Down-payment assistance toward your down payment and closing costs
- Options structured as a grant or a forgivable second lien
- Available to many first-time *and* repeat buyers
- Pairs with conventional, FHA, VA, and USDA loans

A QUICK REALITY CHECK

3%

Minimum down on a conventional loan for qualified buyers

$0

Down payment required on VA and USDA loans for eligible buyers

TSAHC

Texas assistance can help cover what's left to close

UNDERSTANDING CLOSING COSTS

No surprises at the table.

Closing costs typically run about 2–5% of the purchase price. Here's what they usually cover — we'll give you a clear, itemized estimate up front.

COST	WHAT IT'S FOR
Origination & lender fees Typically 0–1% of loan	Processing and funding your loan. As a broker, we shop these for you.
Appraisal ~$500–$700	An independent valuation confirming the home is worth the price.
Title & settlement Varies by price	Title search, lender's title policy, and the closing/escrow service.
Prepaids & escrow Varies	Upfront property taxes and homeowner's insurance held in escrow.
Recording & transfer State/county	Government fees to record the deed and mortgage. (Texas has no state transfer tax.)
Inspection ~$300–$500	Optional but recommended — confirms the home's condition before you buy.

WAYS TO REDUCE WHAT YOU BRING

Seller concessions, lender credits, and TSAHC assistance can all offset closing costs. We'll walk through every lever available to you before you commit.

FREQUENTLY ASKED QUESTIONS

The questions we hear most.

How much do I need for a down payment?

Often far less than 20%. Conventional loans start at 3% down, FHA at 3.5%, and VA/USDA can be 0% for eligible buyers — with TSAHC assistance to help cover the rest.

What credit score do I need?

It varies by program. Many loans are available with scores in the 600s, and some FHA options go lower. We'll review your file and map a path either way.

What's the difference between pre-qualified and pre-approved?

Pre-qualification is a quick estimate. Pre-approval is a verified review of your credit and income — far stronger when you make an offer.

Should I wait for rates to drop?

Timing the market is tough. Many buyers purchase now and refinance later if rates improve — we'll help you weigh it for your situation.

Does using a broker cost me more?

No. We're paid through the wholesale lender, and we bring you pricing retail banks rarely match. You typically come out ahead, not behind.

How long does the whole process take?

Most purchases close in about 30 days from a complete application, depending on the appraisal and your responsiveness with documents.

Can you help if I'm self-employed?

Absolutely. With 20+ lenders and bank-statement & DSCR options, self-employed and investor scenarios are right in our wheelhouse.

Do you only work in Texas?

Yes — exclusively. That focus means we know Texas programs, taxes, and local appraisals better than any out-of-state lender.

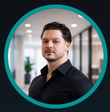
ARAVIAN FINANCIAL

CHEERS TO YOUR NEW HOME

Let's get you the keys to your future.

When you're ready to start — or just have questions — reach out. We'll shop 20+ lenders, demystify every step, and stay in your corner long after closing.

GET PRE-APPROVED



Kris Syevens

MORTGAGE BROKER · NMLS #566937

COMPANY	281-716-3215
DIRECT	281-716-3242
MOBILE	832-520-3327
WEB	aravianfinancial.com
OFFICE	Houston, TX

EQUAL HOUSING OPPORTUNITY