



SAVANT
MORTGAGES
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*Homebuyer's
Comprehensive Guide:*
**YOUR JOURNEY TO
A NEW BEGINNING**

This is the guide every first-time buyer wishes they had. A step-by-step roadmap to buying smart. Learn loan basics, budgeting tips, and insider strategies, all in one easy-to-follow guide.



www.SavantMortgages.com



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WELCOME MESSAGE

As someone who has helped thousands of families unlock the door to their dreams, I know firsthand how overwhelming and exhilarating the homebuying process can be. That's why we've created this guide: to cut through the noise and give you the clarity, confidence, and tools you need to make the best decisions for your future.

At Savant Mortgages, we believe homeownership should be empowering, not intimidating. Whether you're a first-time buyer or a seasoned homeowner, this guide is designed to reveal the insights most people only discover through costly trial and error. From debunking myths to navigating today's market with savvy strategies, consider this your trusted roadmap.

My team and I are honored to be part of your story. Remember, a house becomes a home when it's filled with your dreams, and we're here to help you build both.

Let's get started!

Stephen Savant | CEO
20 years in the industry
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WHO WE ARE

At Savant Mortgages, we believe homeownership should feel empowering, not overwhelming. We're not here to sell you a loan. We're here to guide you through one of life's biggest decisions with clarity, strategy, and practical support you can trust.

We're a team of mortgage professionals who lead with transparency, speed, and real solutions. Whether you're buying your first home or just trying to make sense of your options, we break down the numbers, decode the fine print, and help you move forward with confidence.



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OUR VISION AND MISSION

Choose a lender who supports your interest.
Not a lender who uses people for self-interest.

Vision

To redefine mortgage lending by blending human expertise with innovative technology, creating seamless, transparent, and empowering home financing experiences that elevate lives.

Mission

To empower everyday people and real estate professionals with clarity, speed, and real solutions, turning homeownership from a confusing process into a confident move. We lead with transparency, build with trust, and deliver with heart.



WELCOME, **FUTURE HOMEOWNER!**

Let's be honest: the process can feel confusing, intimidating, and full of jargon. That's why we created this guide. This guide redefines the path to your new front door. Buying a home is more than a transaction; it's a profound journey, a new beginning filled with dreams and one of the most significant financial decisions you'll make. While many guides cover the basics, this one is your trusted confidant. We're here to pull back the curtain on the hidden costs, navigate the new rules of the game, and reveal the savvy strategies that turn a good purchase into a great investment. Prepare for those "aha!" moments that will save you money, time, and stress.

Let's begin this exciting chapter together.



**“THE SMARTEST MOVE ISN’T
FINDING THE PERFECT HOME, IT’S
KNOWING THE NUMBERS THAT
MAKE IT POSSIBLE.”**



KNOW WHAT YOU CAN AFFORD



Before you fall in love with a home, fall in love with your numbers.

Buying a home is exciting, but it's also a major financial decision. And the truth is, many buyers start with listings before they've looked at their budget. At Savant Mortgages, we believe the smartest move you can make is understanding what you can afford before you start shopping.

This section is designed to give you that clarity so you can move forward with confidence, not confusion.

HOW YOUR BORROWING POWER IS DETERMINED

Your borrowing power is based on more than just your income. It's a combination of your monthly earnings, existing debts, and how those numbers balance out over time. One key factor is your Debt-to-Income Ratio (DTI), a measure of how much of your income goes toward debt payments.

We help you calculate this quickly and clearly, so you know exactly where you stand and what kind of monthly payment fits your lifestyle.

DOWN PAYMENT OPTIONS THAT FIT REAL LIFE

Let's clear something up: you don't need to have 20% saved to buy a home. Depending on your situation, you may qualify for loan programs that allow for lower down payments, sometimes as low as 3% or even zero down. We'll help you explore those options and show you how your down payment affects your monthly costs, loan terms, and insurance requirements.

This is about finding what works for you, not what works for someone else.



WHAT GOES INTO YOUR MONTHLY PAYMENT

Your monthly mortgage payment includes more than just the loan itself. It typically covers:

- **Principal:** The amount you borrowed
- **Interest:** The cost of borrowing
- **Property Taxes:** Based on your location and home value
- **Homeowners Insurance:** Protects your property
- **PMI:** Private Mortgage Insurance, if applicable
- **HOA Fees:** If your home is part of a homeowners association

We break this down clearly using our Mortgage Calculator so that you can see the full picture, not just the base payment.

CLOSING COSTS: WHAT TO EXPECT

Closing costs are the final hurdle before you get your keys. These are the fees and expenses required to finalize your loan and transfer ownership. They typically range from 1.5% to 3% of the home's purchase price.

We'll help you estimate these costs early, so you're prepared, not surprised. And we'll walk you through ways to manage or reduce them, depending on your loan structure and timeline.

To avoid feeling overwhelmed during the process, start by understanding what you can afford and why. This isn't just about getting approved; it's about creating a future that fits your life.

If this is the first time someone's explained it so clearly, we're glad you found us. You deserve a mortgage partner who makes the process feel human, strategic, and manageable. That's what we're here for.

REFLECTION PAGE

Based on what I've learned, what monthly payment would feel comfortable, not just possible, for my lifestyle and future plans?



GET YOUR CREDIT MORTGAGE-READY

For many first-time buyers, credit feels like a mystery. You know it matters, but no one really explains how or why. At Savant Mortgages, we believe your credit should be something you understand, not fear. Because when you know how it works, you can use it to unlock better rates, stronger loan options, and a smoother path to approval.

HOW TO CHECK YOUR SCORE AND SPOT ERRORS

Start with the facts. Get a credit report on our [website](#). Review it carefully for:

- Incorrect account balances
- Duplicate or outdated entries
- Accounts you don't recognize
- Late payments that shouldn't be there

Spotting and disputing errors can raise your score faster than you think.

SIMPLE WAYS TO BOOST YOUR SCORE BEFORE APPLYING

Improving your credit doesn't have to take years. Even small changes can make a big impact:

- Pay down credit card balances below 30% of your limit
- Make all payments on time, every time
- Avoid opening new accounts before applying
- Keep older accounts open to build credit history
- Set up automatic payments to stay consistent

WHY CREDIT HISTORY MATTERS MORE THAN YOU THINK

Your score is just one part of the story. Lenders also look at:

- How long you've had credit
- The types of credit you use (credit cards, loans, etc.)
- Your payment patterns over time
- How often you apply for new credit

A long, steady history of responsible use, even with a modest score, can speak volumes. We'll help you highlight your strengths and address any weak spots.



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WHAT LENDERS LOOK FOR BEYOND THE SCORE

Credit is important, but it's not everything. Lenders also consider:

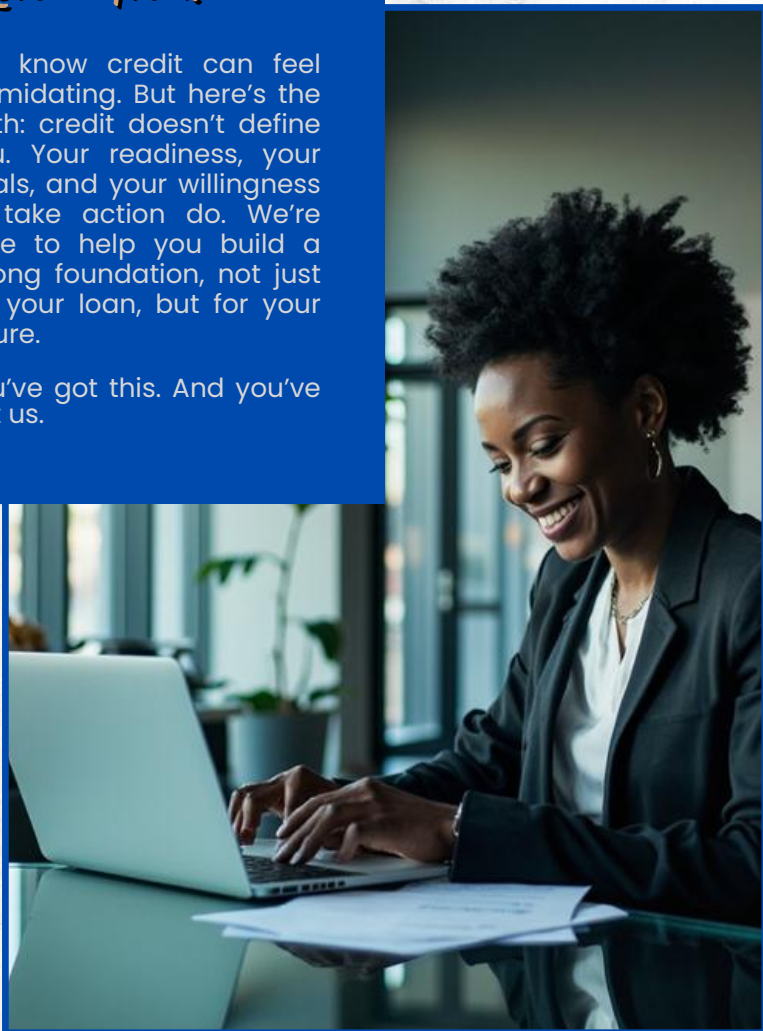
- ➡ Your income and employment stability
- ➡ Your debt-to-income ratio
- ➡ Your savings and assets
- ➡ Your overall financial behavior

We take a holistic view of your financial picture, not just a snapshot. That means we can guide you toward the right loan program, even if your score isn't perfect.

Real Talk:

We know credit can feel intimidating. But here's the truth: credit doesn't define you. Your readiness, your goals, and your willingness to take action do. We're here to help you build a strong foundation, not just for your loan, but for your future.

You've got this. And you've got us.



REFLECTION PAGE

"What's one step I can take this week to strengthen my credit and move closer to homeownership?"
Please write it down. Commit to it. Even small steps, like checking your report or paying down a balance, can move the needle.



UNDERSTAND YOUR LOAN OPTIONS

You're not just choosing a loan. You're selecting the financial foundation of your future.

For many first-time buyers, loan options feel like alphabet soup: FHA, VA, USDA, Conventional. It's easy to get overwhelmed or assume one size fits all. But here's the truth: the right loan isn't just about what you qualify for. It's about what fits your life, your goals, and your timeline.

At Savant Mortgages, we don't just explain loan types—we help you understand how each one supports your journey. Because when you choose with clarity, you buy with confidence.

WHAT A MORTGAGE REALLY IS

A mortgage isn't just a loan, it's a long-term partnership between you and your lender. It's how you turn a house into a home, and a payment into a plan. The type of mortgage you choose affects:

- Your monthly payment
- Your upfront costs
- Your flexibility over time
- Your ability to refinance or pay off early

WHAT REALLY MATTERS WHEN CHOOSING

It's not just about the lowest rate—it's about:

- How long you plan to stay in the home
- How much you want to put down
- Your comfort with monthly payments
- Your credit, income, and financial goals

We take all of this into account when guiding you toward the right fit. No guesswork. No pressure. Just smart, personalized support.



COMMON LOAN TYPES EXPLAINED

Here's a breakdown of the most common loan programs, simplified:

- **Conventional Loan:** Great for buyers with solid credit and some savings. Offers flexibility and competitive rates.
- **FHA Loan:** Designed for first-time buyers or those with lower credit scores. Requires a smaller down payment.
- **VA Loan:** Available to eligible veterans and active-duty service members. No down payment, no PMI.
- **USDA Loan:** For buyers in rural or qualifying areas. Offers zero down payment and low rates.
- **Jumbo Loan:** For homes above standard loan limits. Requires strong credit and financial stability.

Fixed vs Adjustable Rates

Another key decision is whether to choose a Fixed Rate or an Adjustable Rate Mortgage (ARM):

- **Fixed Rate:** Your interest rate stays the same for the life of the loan. Predictable and stable.
- **ARM:** Your rate may change after an initial fixed period. Often starts lower, but can adjust based on market conditions.

Each loan has its own strengths, and we'll help you match them to your goals. We'll help you weigh the pros and cons based on your long-term plans.

USE OUR LOAN INFO & ELIGIBILITY TOOL

Want to see which loans you may qualify for? We have all home loans, and our tool makes it easy to explore options based on your credit, income, and location, without committing to anything. Click the button below to try.

[See All Loan Info & Eligibility](#)





**“THE RIGHT LOAN ISN’T JUST
ABOUT APPROVAL, IT’S ABOUT
ALIGNMENT. WHEN YOUR
MORTGAGE FITS YOUR LIFE,
EVERY STEP FORWARD FEELS
LIGHTER.”**



ASSEMBLING YOUR DREAM TEAM

Your homebuying journey isn't a solo mission. The professionals you choose to guide you will have a massive impact on your experience and outcome.

CHOOSING YOUR LOAN OFFICER:

The Most Important Hire You'll Make!

Your loan officer is your financial guide through this process. A great one can help you find the best loan product, solve problems, and ensure a smooth closing. A poor one can cause delays and frustration.

What to Look for in a Loan Officer:

- **Responsiveness & Communication:** In a fast-moving market, you need a loan officer who answers their phone and responds to emails promptly.
- **Expertise & Problem-Solving:** They should have a deep understanding of different loan types and be able to offer creative solutions if issues arise.
- **Transparency & Trust:** A good loan officer is honest, forthcoming, and takes the time to explain the process and all associated costs.

Why Consider a Lender Like Savant Mortgages? When shopping for a lender, look for those who offer clear advantages. For example, Savant Mortgages, a Texas-licensed company, emphasizes a customer-centric approach. Their model focuses on first understanding a customer's goals to create the best financing package. They position themselves as a "one-stop shop" that guides clients from home search to negotiation and closing, aiming for a close within 14 business days. This kind of integrated, efficient service is a powerful asset for any homebuyer.



KEY QUESTIONS TO ASK A MORTGAGE LENDER:

Before you commit, arm yourself with these questions to compare your options effectively:

1. What types of loans do you specialize in (e.g., FHA, Conventional, VA)?
2. What is the minimum down payment and credit score required for the loans I might qualify for?
3. Can you provide a full estimate of all closing costs and fees?
4. What is the interest rate, and what is the Annual Percentage Rate (APR)?
5. Do you offer mortgage points, and if so, how much do they cost and how much will they lower my rate?
6. How do you help first-time buyers navigate the process?
7. How long does your average loan take to close?
8. Will I have a single point of contact throughout the process?
9. How will you keep me updated on my loan's progress?
10. Will my mortgage be sold to another servicer after closing?
11. Do you offer a rate lock, and for how long is it valid?
12. Are there any prepayment penalties on this loan?
13. What are my options for mortgage insurance, and when can it be removed?
14. Based on my finances, what is the maximum home price I should realistically consider?

When you choose the right lender and the right Realtor, you're not just assembling a team, you're building a support system. One that listens, advocates, and moves with you, not just for you. At Savant Mortgages, we work closely with a network of trusted partner Realtors who share our commitment to clarity, care, and client-first service. Together, we create a homebuying experience that's not only efficient but deeply human. Because when your dream team is aligned, the process feels less like a maze and more like momentum. And that's when buying a home becomes more than possible, it becomes powerful.

Real Talk:

Your Realtor and your Loan Officer are your two most important allies. When they work in sync, your experience becomes smoother, faster, and far less stressful. That's why Savant Mortgages often collaborates directly with trusted agents to ensure every buyer feels supported from search to closing.

This is your moment to reflect on who you want in your corner.

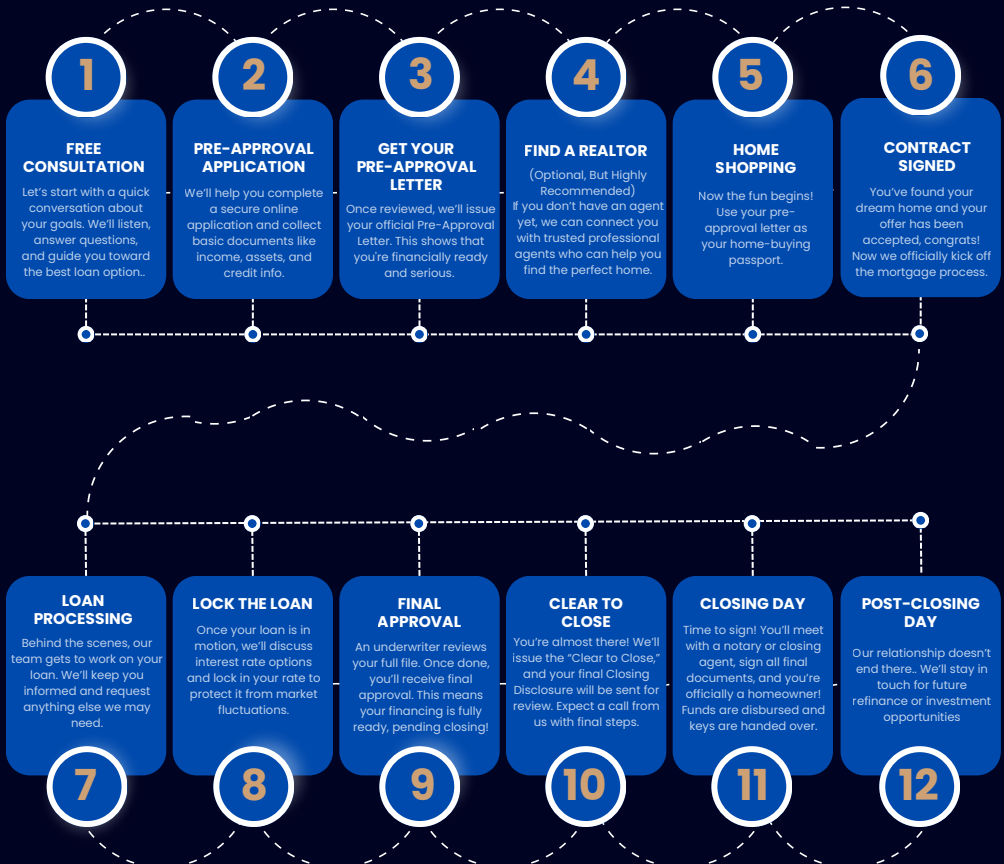


REFLECTION PAGE

What qualities matter most to me in the people guiding my homebuying journey and how will I recognize them when I see them?



COMPREHENSIVE LOAN PROCESS





Focus:

GET PRE-APPROVED

Pre-approval and pre-qualification are not the same and knowing the difference can change your entire homebuying experience.

Pre-qualification is a quick estimate based on basic financial info. It's helpful for early planning, but it's not verified, and it won't carry weight when you're ready to make an offer.

Pre-approval is the real deal. It means your income, credit, and assets have been reviewed by a licensed mortgage professional. You'll receive a formal letter stating how much you're approved to borrow, which gives you:

- Credibility with sellers
- Confidence in your budget
- A faster path to closing
- Fewer surprises down the road

At Savant Mortgages, we'll get you pre-approved, with clarity, speed, and care so you can move forward with confidence and make your next move count.

THE ULTIMATE HOMEBUYING CHECKLIST

Phase 1: Financial Preparation (6-12 Months Out)

- ☐ Check your credit score and report.
- ☐ Create a detailed monthly budget.
- ☐ Start saving for your down payment and closing costs.
- ☐ Define your "must-have" vs. "nice-to-have" home features.

Phase 2: The Active Hunt (1-5 Months Out)

- ☐ Interview and select a real estate agent and sign an agreement.
- ☐ Get mortgage pre-approval from your chosen lender.
- ☐ Research neighborhoods (zoning, schools, amenities).
- ☐ Attend open houses and schedule showings.
- ☐ When you find a home: Make an offer, negotiate terms.

Phase 3: The Closing Process (30-60 Days to Close)

- ☐ Schedule and attend the home inspection.
- ☐ Negotiate any repairs or credits.
- ☐ Finalize your mortgage application.
- ☐ Shop for and secure homeowners insurance.
- ☐ Review your Closing Disclosure.
- ☐ Complete the final walkthrough.
- ☐ Attend closing, sign documents, and get your keys!

ACTION PLAN

You've learned the steps. Now let's turn them into action.

What monthly payment feels comfortable, not just possible, for my lifestyle and future plans?

Use our Mortgage Calculator to run your numbers and define your comfort zone.

[Go To Mortgage Calculator](#)

What's one step I can take this week to strengthen my credit and move closer to homeownership?

Review your credit report, or pay down a balance.

[Go To Ready Pay \(Credit Access\)](#)

Which loan option best aligns with my goals, timeline, and financial picture?

Explore FHA, Conventional, VA, and more using our Loan Info & Eligibility Tool.

[See Loan Infos & Eligibility](#)

What documents do I need to gather to get pre-approved—and when will I start?

Ready? Book a quick call with us to discuss

[Book A Free Consultation Call](#)

What neighborhoods or home features truly reflect the life I want to build?

Browse listings in our platform to compare areas and define your must-haves.

[Browse Listings Now](#)

Who do I want on my dream team, and what qualities matter most in my lender and Realtor?

Review our guide to choosing your team and write down your top 3 non-negotiables.

[View Our Website](#)

What's one thing I can do today to move from "thinking about buying" to "actively preparing"?

Schedule a call, fill out the checklist, or set a timeline. Every step counts.

[Book A Free Consultation Call](#)

MY WEEKLY *Mood* MONITORING CHART



Happy



Sad



Excited



Tired



Crazy



LET'S CONNECT!

**YOU DON'T HAVE TO FIGURE THIS OUT ALONE.
WE'RE HERE AND WE'RE READY.**

Whether you're just starting your homebuying journey or you're ready to take the next step, we're here to guide you with clarity, speed, and care. At Savant Mortgages, every question is welcome, every concern is valid, and every buyer deserves a partner who listens.

Let's make your next move the right one.



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