



FREE GUIDE

The RoyalT Homebuyer Guide

What buying a home actually looks like, start to finish.
Written for first-time buyers, and for anyone using a VA
benefit they have never used before.

Tanesha Spear

Broker-Owner, RoyalT Realtor Group LLC
Retired U.S. Air Force Veteran
Serving Texas, Louisiana and Georgia



From the first conversation to the keys.

Every purchase runs through the same three stages. Knowing them before you start is what keeps a good offer from turning into a stressful closing.

01 **Know the full cost before you make a move**

Your monthly payment is more than just your mortgage. Property taxes, homeowners insurance, and, when applicable, flood insurance and other property-specific costs can make a significant difference in what you pay each month. I want you to understand the full financial picture before you make an offer, so you can make an informed decision with confidence and not face unexpected costs right before closing.

02 **Understanding Your VA Loan Benefits**

If you're planning to use a VA loan, let's make sure you understand your benefits before you start shopping. I'll help you understand your Certificate of Eligibility (COE), available entitlement, the VA funding fee, and who may qualify for an exemption. I work closely with your lender throughout the process to help ensure you get the answers you need. While your lender handles the loan qualification, financing details, and final loan terms, I bring the real estate knowledge to explain the process in a way that makes sense and help you understand how it affects your home purchase. A VA loan may allow you to purchase a home with no down payment, depending on your eligibility and lender requirements. My goal is to help you feel informed, prepared, and confident before it's time to make an offer.

03 **Finding the Right Property**

Finding the right property is about more than what looks good in pictures. It's knowing what to look for, recognizing potential red flags, and being honest about what I see. For VA buyers, I also help identify property conditions that could raise concerns during a VA appraisal, so we can address potential issues early rather than discover them after you've fallen in love with a home. My job is to help you look beyond the surface, understand your options, and make a decision that works for you not just today, but in the long run.

General information, not legal, tax or lending advice. Your lender and your contract decide the specifics.

What a VA purchase actually involves.

None of it is difficult once somebody has done it before. All of it is where a first VA purchase goes wrong.

01

Certificate of Eligibility

Proof you are entitled to the benefit. Usually minutes online, occasionally weeks if your record needs correcting — which is why it is step one and not step four.

02

How much entitlement is left

If you have used a VA loan before, some of it may still be tied up in a house you own. This decides what you can buy, and almost nobody checks it early enough.

03

Pre-approval from a lender who does these

Not every lender writes VA loans often. The funding fee, who is exempt from it, and what a seller can be asked to contribute all get settled here.

04

An offer that gets taken seriously

A VA offer is sometimes set aside for a conventional one out of habit rather than arithmetic. How it is written, and what the other agent is told, is most of the fix.

05

The VA appraisal

It checks value and it checks the condition of the house against the VA's own minimum standards. Knowing what will fail before you are under contract saves the deal.

06

Closing, usually with nothing down

No down payment and no private mortgage insurance is the point of the benefit. Getting there intact is the job.

VA loan rules, the funding fee and exemptions are set by the U.S. Department of Veterans Affairs and can change. Confirm your eligibility and costs with a VA-approved lender.

Built for the people whose jobs move them.

Veterans, active-duty military and reserves, first responders, healthcare workers and teachers. Buyers and sellers in those jobs may qualify for money back at closing through the Homes for Heroes program — restrictions apply, and you will be told plainly whether it applies to you.

\$3,000

Homes for Heroes. Up to that much back for qualifying buyers, as a closing credit or a check after closing. Sellers earn credits toward their next move. Restrictions apply; void where prohibited.

01

Veterans and active duty

All ranks, all branches, reserves and veterans — and a broker who has held the orders herself.

02

First responders

Firefighters, paramedics, EMTs, law enforcement and everyone else who runs toward it.

03

Teachers and healthcare

Pre-K through post-secondary staff, nurses, doctors and other healthcare professionals.

04

Footsteps to Homeownership

The firm's own workshops, for people who are not ready to buy yet and want to know exactly what would make them ready.

NEXT STEP

Let's start with a conversation.

Whether you're ready to buy, sell, or just exploring your options, RoyalT Realtor Group is here to help. No pressure, no obligation, just a chance to talk about your real estate goals.



Tanesha Spear

Broker-Owner, RoyalT Realtor Group LLC

(504) 382-3324

royalt@royalt.group

royalt.group

9115 FM 723, Ste 550, Richmond, TX 77406

