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TEMPLE | BELTON | BELL COUNTY, TEXAS

The Temple / Belton New Construction Pre-Visit Checklist

17 questions to ask before you share information, tour a model home, or compare an incentive.

WHY THIS MATTERS

Builder registration policies, incentives, lender terms, and representation procedures vary by company and community. This checklist helps you gather the right written answers before you rely on the math.

17 QUESTIONS	4 DECISION AREAS	PDF PRINT | SAVE | BRING

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01 REPRESENTATION AND REGISTRATION

Before you give the builder your information.

Registration procedures vary. Decide what help you want, document what has already happened, and ask the exact community for its current written policy.

01 **REPRESENTATION CHOICE**
Before sharing contact information, have I decided whether I want independent representation and discussed any written buyer agreement and compensation terms with the agent I may hire?

02 **COMMUNITY POLICY**
What is this builder and community's current agent-registration policy, and does it apply to an online inquiry, appointment request, first visit, sign-in, or later contract?

03 **WRITTEN DISCLOSURE**
If I am working with an agent, how should that relationship be disclosed and documented before the visit? Who should receive the notice, and what written confirmation should I keep?

04 **DIGITAL RECORD**
Have I already submitted an online form, requested information, booked a tour, or replied to a sales representative? Have I saved the date, page, email, and screenshots?

05 **PRIOR SIGN-IN**
Have I already signed in, scanned a QR code, or shared phone or email at a model home? If so, what does the builder's written policy say about adding an outside agent now?

DO NOT ASSUME ONE AUTOMATIC OUTCOME

A form, appointment, sign-in, or prior conversation can be treated differently by different builders and communities. Save the record and ask for the current written policy before deciding the next step.

02 INCENTIVE AND LENDER MATH

Turn the headline offer into comparable numbers.

An incentive only helps when its eligibility, expiration, lender conditions, fees, and permanent payment are clear.

06 **EXACT OFFER**
What is the current incentive on this exact home or lot, in writing, and when does the offer expire?

07 **ELIGIBILITY**
Is the offer tied to a phase, inventory home, loan type, credit profile, preferred lender, contract date, or closing date?

08 **BREAKDOWN**
How much is price reduction, seller or builder credit, lender credit, discount points, temporary buydown, and upgrade allowance? Can I see each item separately?

09 **PREFERRED LENDER**
If the offer requires the builder's lender, which credits disappear or change if I choose another lender, and which fees or points are added to obtain the advertised rate?

10 **LOAN ESTIMATE COMPARISON**
Using the official Loan Estimates, how do APR, cash to close, discount points, lender fees, five-year cost, and the permanent monthly payment compare with at least one outside quote?

11 **PERMANENT PAYMENT**
After any temporary buydown ends, what is the principal-and-interest payment, and what is the estimated all-in payment using current property-tax, insurance, HOA, and district-cost assumptions?

THE COMPARISON THAT MATTERS

Compare cash to close, APR, five-year cost, and the permanent payment - not only the advertised rate or first-year payment.

03

TAX AND RECURRING COSTS

Make the payment lot-specific.

A builder quote is only useful when the tax, insurance, HOA, and district assumptions match the exact property.

12 **TAXING UNITS**

Which city, county, school district, and other taxing jurisdictions apply to this exact lot? What current tax rate and appraised-value assumption are being used?

13 **DISTRICT AND ASSOCIATION FEES**

Does the lot carry HOA dues, MUD, PID, WCID, SUD, or another special assessment? What is the amount, billing schedule, remaining term, and known change process?

14 **YEAR-ONE AND YEAR-TWO ESTIMATE**

What would the estimated monthly payment look like using the full contract price or expected assessed value, a current insurance quote, and all recurring fees - not only an initial escrow estimate?

15 **EXEMPTION ASSUMPTION**

Which homestead or other exemptions are assumed in the quote, when could I realistically file, and where can I verify the parcel-specific treatment with Bell CAD, the tax office, or a qualified tax professional?

WRITE DOWN THE ALL-IN MONTHLY ESTIMATE

Principal and interest	____________
Property tax + insurance	____________
HOA + special districts	____________
Mortgage insurance + other recurring fees	____________
Estimated all-in monthly payment	____________

04 CONTRACT, INSPECTION, AND NEXT STEP

Read the builder process before you rely on it.

Ask for the documents and deadlines early enough to compare them, not after the signing appointment begins.

16 **CONTRACT AND MONEY AT RISK**

Which contract form and addenda will be used? Which deposits, option fees, upgrade deposits, or other payments can become non-refundable, and what financing, appraisal, cancellation, and closing deadlines apply?

17 **INSPECTION AND WARRANTY ACCESS**

When may I use an independent inspector - pre-pour, pre-drywall, final, and/or before the warranty period ends? What written warranty documents, claim process, response targets, exclusions, and walk-through standards apply?

Already contacted or visited the builder?

Do not assume the answer. Build a clean record and ask for the current written policy.

STEP 01 Save emails, texts, appointment confirmations, screenshots, QR sign-ins, and anything you signed.

STEP 02 Ask the exact community for its current written registration policy and whether an outside agent may participate now.

STEP 03 Share the record with the agent you may hire. If a contract or legal right is disputed, consult a Texas real estate attorney.

STEP 04 Re-check the incentive on the exact home or lot; eligibility and terms may differ by buyer, lender, phase, and deadline.

FIELD

VISIT WORKSHEET

One page for the facts you need in writing.

Use this page during a call, model-home visit, or lender comparison. Leave any line blank until it is verified.

BUILDER AND COMMUNITY

EXACT HOME / LOT / ADDRESS

SALES REPRESENTATIVE AND CONTACT

VISIT DATE AND TIME

WRITTEN REGISTRATION-POLICY RESPONSE

INCENTIVE AMOUNT, FORM, CONDITIONS, AND EXPIRATION

PREFERRED-LENDER REQUIREMENT AND OUTSIDE-LENDER COMPARISON

APR / CASH TO CLOSE / FIVE-YEAR COST / PERMANENT PAYMENT

TAXING UNITS / HOA / MUD-PID-WCID / RECURRING FEES

CONTRACT DEPOSITS, DEADLINES, INSPECTION ACCESS, WARRANTY PATH

TEXT TAYLOR BEFORE THE VISIT

Send: builder and community; planned visit time; whether you already submitted a form or signed in; comfortable price or monthly-payment range; and expected loan type. Text 254-718-4249 or email dealswithdasch@gmail.com.

Buyer education only. This checklist is not legal, tax, lending, inspection, appraisal, insurance, or warranty advice. Builder policies, incentives, compensation, lender terms, contract forms, taxing units, fees, availability, inspection access, and warranty procedures can change and may vary by community, home, lot, buyer, lender, and date. Verify the exact written terms with the builder and the appropriate licensed professionals before signing or relying on a payment estimate.