



Your Guide to Buying a Home in North Texas

Dallas · Tarrant · Collin · Rockwall Counties

A practical, step-by-step guide for buyers — plus a quick look
at what makes each North Texas county different.

The Home Buying Process, Step by Step

1

Get pre-approved

Talk to a lender before you start touring homes. A pre-approval letter tells you your real budget and makes your offer credible when you find the right house.

2

Define your must-haves

Commute tolerance, school district, lot size, condo vs. single-family — rank what actually matters so you're not second-guessing every showing.

3

Tour with a plan

See homes in person at the time of day you'd actually commute. Photos hide traffic, noise and light; a short drive-by doesn't.

4

Make a competitive offer

Your agent should pull real comparable sales, not just an automated estimate, before you decide what to offer.

5

Inspection and appraisal

A home inspection and lender-ordered appraisal both happen after your offer is accepted, before you're locked in. This is your chance to renegotiate or walk away.

6

Close and get your keys

Final walkthrough, signing, and funding. Your agent and title company coordinate the details so closing day itself is usually quick.

Which County Fits You?

Dallas County — The urban core

Dallas itself, Irving, Garland. Best for walkable neighborhoods, high-rise condos, and the shortest commute into downtown or Love Field.

Tarrant County — Character and value

Fort Worth, Arlington, Mansfield. A different feel from Dallas — more space, historic neighborhoods, and strong relative affordability.

Collin County — Schools and new construction

Plano, Frisco, McKinney. The default pick for families prioritizing top-rated school districts and brand-new homes.

Rockwall County — Lake life, short commute

Rockwall, Heath, Royse City. Built around Lake Ray Hubbard, with an easy shot down I-30 into Dallas.

Before You Offer: A Quick Checklist

- Pre-approval letter in hand, not just a pre-qualification
- Comparable sales pulled for the specific street, not just the zip code
- A buyer's agent who represents only you, at no cost to you
- A plan for inspection contingencies on homes older than 15 years
- A clear number for your maximum monthly payment, taxes included

Ready to start touring homes in Dallas, Tarrant, Collin or Rockwall County?

Visit dfwrealestatefinder.us to search live listings, get a custom market report, or contact us directly — we're happy to help, no pressure.