

FIRST-TIME HOMEBUYER'S GUIDE

Everything you need to know to buy your first
new construction home with confidence

WHAT'S INSIDE:

- > How to know if you're ready to buy
- > Understanding your budget & financing
- > Why new construction beats resale
- > The Lennar buying process, step by step
- > Cypress Green community & amenities
- > Waller ISD schools overview
- > Common first-time buyer mistakes to avoid
- > Your action plan to get started today

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Chapter 1: Are You Ready to Buy?

The honest checklist every first-time buyer should review

Buying your first home is one of the most exciting decisions you will ever make - and one of the most important. The good news? You do not need perfect credit, a huge down payment, or a spotless financial history to qualify. FHA loans - the most popular loan for first-time buyers - are designed specifically to make homeownership accessible. Here is an honest look at where you need to be.

FHA Loan Readiness Checklist

- ✓ I have a steady income (2 years employment history is ideal, but not always required)
- ✓ 580+ credit score: qualifies for FHA at 3.5% down - the most popular first-time buyer loan
- ✓ 620+ credit score: opens the door to 0% down options (VA, Smart Buy conventional)
- ✓ Brian can help with closing costs through Lennar Mortgage programs - ask him what is available
- ✓ My total monthly debts are under 50% of my gross income (FHA allows up to 50%)
- ✓ I have a small emergency fund - even 1-2 months of expenses is a great start

Brian's Tip: You may qualify for more than you think

With a 580+ credit score, FHA gets you in with just 3.5% down and a debt ratio up to 50%. If your score is 620 or higher, Lennar Mortgage's Smart Buy program (3% conventional, 0 down) and VA loans (for veterans and active military, 0 down) may be available to you. Lennar Mortgage Advantage can also help cover down payment costs. Ask Brian to connect you with a Lennar Mortgage specialist - the consultation is free and takes 15 minutes.

Lifestyle Readiness Checklist

- ✓ I plan to stay in the area for at least 3-5 years
- ✓ I'm ready for the responsibility of homeownership
- ✓ I've thought about the schools, commute, and community I want
- ✓ I understand that a mortgage payment replaces my rent payment
- ✓ I'm excited about building equity instead of paying a landlord

If you checked most of these boxes, you're more ready than you think. Brian can walk you through the rest in a single 30-minute conversation.

Chapter 2: Understanding Your Budget

How much home can you actually afford?

One of the biggest surprises for first-time buyers is how much home they can actually afford. FHA loans - the go-to loan for first-time buyers - use more flexible guidelines than most people expect. Understanding how the math works puts you in the driver's seat from day one.

How FHA Calculates What You Can Afford

FHA loans allow your total monthly debts (housing + car + student loans + credit cards) to be up to 50% of your gross monthly income. This is significantly more flexible than conventional loans, which typically cap at 36-43%. That extra flexibility is often the difference between renting and owning.

Gross Monthly Income	Max Total Debts Allowed (FHA 50%)
\$4,000 / month	\$2,000 / month total debts
\$5,000 / month	\$2,500 / month total debts
\$6,000 / month	\$3,000 / month total debts
\$7,500 / month	\$3,750 / month total debts
\$10,000 / month	\$5,000 / month total debts

Brian's Tip: Your full monthly payment - and how Brian keeps it manageable

Your monthly payment includes Principal & Interest, Property Insurance, and HOA fees. Brian works with Lennar Mortgage to find rate buy-downs and incentives that can lower your payment significantly. Ask Brian to run a full payment estimate on any home - it takes minutes and there is no obligation.

Lennar Mortgage Loan Programs

Loan Program	Key Details
FHA Loan	580+ credit score 3.5% down up to 50% DTI
Smart Buy (Conventional)	620+ credit score 3% conventional 0 down
VA Loan (Veterans / Military)	620+ credit score 0% down no PMI
Lennar Mortgage Advantage	Down payment assistance program - ask Brian
Closing Costs	Brian actively works to help cover these - always ask

Lennar Mortgage offers programs most buyers do not know exist. Smart Buy gets qualified buyers in with 0 out-of-pocket down payment. Lennar Mortgage Advantage can help cover additional costs. Brian will walk you through every option available on the specific home you choose.

Chapter 3: Why New Construction?

The advantages that resale homes simply can't match

Most first-time buyers assume they should start with a resale home - a fixer-upper or an older property to get their foot in the door. But here is the truth: new construction at Cypress Green is often the smarter financial move for first-time buyers. Lower maintenance costs, builder warranties, fixed pricing, and Lennar Mortgage incentives can make a brand-new home more affordable than a used one. Here is why.

New Construction (Cypress Green)	Resale Home
Brand new - zero deferred maintenance	Unknown repair history
Builder structural warranty included	No warranty - buyer beware
Fixed price - no bidding wars	Competitive offers, often over asking
No repair requests or condition negotiations	Inspection can derail the deal
Lennar Mortgage incentives available	Seller may not offer concessions
Move in 30-45 days (move-in ready homes)	Closing timeline varies widely
Modern energy-efficient construction	Older systems = higher utility bills
Community amenities included (pool, parks)	No guaranteed community amenities

Brian's Tip: New construction is often cheaper than you think - and cheaper to own

Cypress Green homes start from the \$250s in Tomball - often less per square foot than comparable resale homes in Cypress or Katy. Add in zero repair costs in year one, a builder structural warranty, and Lennar Mortgage incentives that can lower your rate or cover closing costs, and the total cost of ownership is frequently lower than buying a used home. Brian can show you the real numbers side by side.

The Lennar Structural Warranty

Every Lennar home comes with a structural warranty that covers major components of the home. This is one of the most underrated benefits of buying new - you have protection that simply doesn't exist with resale homes. Ask Brian for the full warranty details during your tour.

Chapter 4: The Lennar Buying Process

Step by step - from first visit to keys in hand

Buying a new construction home with Lennar is a straightforward, well-defined process. Brian will guide you through every step - there are no surprises, no hidden fees, and no last-minute condition negotiations. Here's exactly what to expect.

1

Meet with Brian

Schedule a free, no-pressure consultation. Brian will learn about your needs, budget, and timeline. He'll show you the available homes that match your criteria and answer every question honestly.

2

Get Pre-Qualified with Lennar Mortgage

Connect with Lennar Mortgage for a free pre-qualification - it takes about 15 minutes and does not affect your credit score. Brian will walk you through FHA (3.5% down, 580+ score), Smart Buy (0 down conventional, 620+ score), VA (0 down for veterans), and Lennar Mortgage Advantage (DPA). This is also when Brian works to minimize your out-of-pocket closing costs.

3

Choose Your Home

Select from move-in ready homes (available now) or under-construction homes. Brian will walk you through the floor plan, collection, and any available options or upgrades.

4

Sign the Purchase Agreement

Lennar uses a straightforward purchase agreement. Brian will walk you through every page. A good-faith deposit (typically \$1,000-\$5,000) is required to hold the home.

5

Secure Your Financing

Work with Lennar Mortgage to finalize your loan. They'll collect documents, order the appraisal, and keep you updated throughout. Ask about current rate buy-down and closing cost incentives.

6

Home Orientation & Closing

Before closing, Brian will walk you through your new home to show you how everything works. Closing typically takes 30-45 minutes. You'll leave with keys in hand.

Move-in ready homes at Cypress Green can close in as little as 30 days. Under-construction homes have a projected completion date Brian can share with you.

Chapter 5: Cypress Green Community

Resort-style living in Hockley & Tomball, TX

Cypress Green isn't just a neighborhood - it's a master-planned community designed around the way families actually live. Located at the intersection of Highway 290 and the Grand Parkway (99), it offers quick access to Houston while providing a peaceful, resort-style environment to come home to.

The Amenity Village

- ✓ Resort-style swimming pool with splash pad
- ✓ Covered pavilion and outdoor gathering areas
- ✓ Pickleball courts (4 courts)
- ✓ Playground areas for children
- ✓ Walking and jogging trails throughout the community
- ✓ Dog-friendly parks and open green spaces

Location Advantages

Destination	Approximate Drive Time
Houston Energy Corridor	30-35 minutes
Katy (TX-99 South)	20-25 minutes
Cypress Town Center	15-20 minutes
Houston Premium Outlets (Cypress)	15 minutes
H-E-B, Kroger, Walmart (nearby)	5-10 minutes
Houston Hobby Airport	55-60 minutes
George Bush Intercontinental (IAH)	35-40 minutes

Brian's Tip: Two locations to choose from

Cypress Green spans two communities: Hockley (larger homes, Woodbridge & Watermill collections) and Tomball (Cottage Collection, starting from the \$250s). Brian can help you decide which location and collection fits your lifestyle and budget best.

Chapter 6: Waller ISD Schools

Quality education for your family

Cypress Green is served by the Waller Independent School District (Waller ISD), a growing district that has invested significantly in new facilities and programs to serve the expanding communities along the Highway 290 corridor. For families with children, the schools are a key part of the Cypress Green value proposition.

School Level	School Name
Elementary School	Schultz Elementary (serving Cypress Green)
Middle School	Waller Junior High School
High School	Waller High School
District Website	wallerisd.net

Why Waller ISD is Growing

- ✓ New school construction keeping pace with community growth
- ✓ Career and Technical Education (CTE) programs at the high school level
- ✓ Strong athletics and extracurricular programs
- ✓ Community-focused district with active parent involvement
- ✓ Proximity to new master-planned communities ensures continued investment

Brian's Tip: Verify current school assignments with the district

School boundaries can change as communities grow. Brian recommends verifying your specific home's school assignment directly with Waller ISD at wallerisd.net before making your final decision. Brian can also connect you with families already living in Cypress Green.

Nearby Private School Options

For families considering private education, the Cypress and Katy areas offer several highly-rated private schools within a 20-30 minute drive, including Cypress Christian School, Second Baptist School, and several Montessori programs. Ask Brian for a full list during your tour.

Chapter 7: Mistakes First-Time Buyers Make

Learn from others so you don't have to learn the hard way

1 Not getting pre-qualified first

Shopping for homes before knowing your budget wastes time and leads to heartbreak. The good news: FHA pre-qualification with Lennar Mortgage is free, takes 15 minutes, and does not affect your credit score. Most buyers are surprised by how much they qualify for.

2 Assuming you need 20% down

This is the most common myth that keeps renters from becoming homeowners. FHA requires just 3.5% down (580+ score). Lennar's Smart Buy program gets 620+ buyers in with 0 down on a conventional loan. VA loans offer 0 down for veterans. Lennar Mortgage Advantage can help cover additional costs. Brian will show you which program saves you the most money on your specific home.

3 Making large purchases before closing

Buying a car, furniture on credit, or opening new credit cards before closing can raise your debt-to-income ratio and put your loan at risk. Wait until after you have keys in hand.

4 Skipping the home orientation

Lennar walks you through your new home before closing - every system, every feature. Do not skip it. This is your chance to learn how everything works and flag anything that needs attention before you move in.

5 Not asking Brian about current incentives

Lennar regularly offers rate buy-downs, closing cost assistance, and other incentives on specific homes. These change monthly and are not always advertised online. Always ask Brian what is available on the specific home you are interested in - it can save you thousands.

6 Choosing the wrong floor plan for your lifestyle

A home that looks great in photos may not work for how you actually live. Think about how you use space - do you need a home office? A playroom? A guest suite? Brian can help you match the right floor plan to your real life before you fall in love with the wrong one.

7 Not considering total monthly cost

Your mortgage payment is one part of your monthly housing cost. Factor in HOA fees, homeowner's insurance, and utilities. Brian can give you a complete monthly cost estimate for any home at Cypress Green - so there are zero surprises after you move in.

Chapter 8: Your Action Plan

Start here - your path to homeownership in 30 days

The hardest part of buying your first home is knowing where to start. Here is a simple, actionable plan that can take you from thinking about it to keys in hand in as little as 30 days for a move-in ready home at Cypress Green. You may be closer than you think.

This Week

- ✓ Pull your credit report at annualcreditreport.com (free, no impact to score)
- ✓ Estimate your budget: take your gross monthly income and multiply by 50% for FHA max debts
- ✓ Call or text Brian at 713.635.9693 for a free 15-minute consultation

Week 2

- ✓ Complete your free pre-qualification with Lennar Mortgage (15 min, no credit impact)
- ✓ Ask Brian about FHA, Smart Buy (0 down), VA, and Lennar Mortgage Advantage programs
- ✓ Review available homes at briansellinghomes.com and schedule a private tour

Week 3

- ✓ Tour the community and 2-3 homes that match your criteria
- ✓ Ask Brian to run a full monthly payment estimate on your favorite homes
- ✓ Review the purchase agreement with Brian - no pressure, no obligation

Week 4+

- ✓ Sign your purchase agreement and submit your good-faith deposit
- ✓ Work with Lennar Mortgage to finalize your FHA loan
- ✓ Attend your home orientation and prepare for closing day

You don't have to figure this out alone. Brian has helped hundreds of families buy their first home at Cypress Green. One call changes everything.

YOU'VE READ THE GUIDE. NOW TAKE THE NEXT STEP.

Ready to See Cypress Green in Person?

Book a FREE Private Tour with Brian

Brian will personally walk you through the community, show you the amenities, and walk through the specific homes that match your budget and lifestyle. No pressure. No sales pitch. Just honest answers and a great experience.

Call or Text:	713.635.9693
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New Home Consultant | Lennar | Cypress Green

Hockley & Tomball, TX | Waller ISD

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