

— 2-MINUTE FIELD GUIDE

Who's on your side of the table?

Read it before you register or sign — standing right there in the model home.

THE BUILDER'S SIDE



Sales



Lender



Title



Warranty

THE TABLE



YOU?

— empty until you fill it —

— THREE WAYS TO BUY A NEW HOME

Builder representation

The builder's team. Knowledgeable — and they represent **the builder**.

Independent representation

Your **own agent**, who represents you. Compensation varies — **not free**.

Self representation

You, prepared: read the contract, compare financing, **hire an inspector**.

No default answer — **choose on purpose**.

— WHO OWES YOU A DUTY?

BUILDER'S SALES COUNSELOR

- ☐ Honesty about facts
- ☐ Loyalty & advice → the builder
- ☐ Your budget isn't kept private

AN AGENT REPRESENTING YOU

- ☒ Loyalty to your interests
- ☒ Keeps your budget private
- ☒ Advises & negotiates for you

☒ owed to you • ☐ owed to the builder. "On your side" is a duty, not a feeling.

5 MOMENTS MONEY QUIETLY LEAVES THE TABLE

- 1 Walking in alone.**
Many builders require your agent to register on the first visit.
- 2 Signing the contract as written.**
Builder contracts protect the builder; the risky terms are easy to skim.
- 3 Not comparing financing.**
The advertised rate is usually tied to the in-house lender — get one outside quote.
- 4 Ignoring taxes.**
Property tax plus any MUD/PID can change your real monthly payment.
- 5 Overpaying at the design center.**
Confirm what's negotiable before you commit to upgrades.

ASK BEFORE YOU REGISTER OR SIGN

- ☐ Who do you represent in this sale?
- ☐ If I bring an agent, how & when must they register — and how are they paid?
- ☐ Can I have an independent inspection at framing and before closing?
- ☐ What are the delay, price-escalation, and contingency terms?

TEXAS • JAN 1, 2026

An agent generally must have a **written agreement** with you before showing homes. It may — or may not — create representation. Read it, and know which it is.

COMPENSATION

Varies by builder, brokerage agreement, and offer. Going without an agent doesn't automatically cut the price. **Never assume it's free.**

ONE RULE TO REMEMBER

**Before you sign anything, ask:
Who's on my side of the table?**

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