

California to Texas

A practical checklist for the financial decisions that come with moving from California to Texas.

1. Build your all-in budget

Compare principal and interest, property taxes, homeowners insurance, HOA dues and utilities. Get address-specific quotes rather than comparing home prices alone.

2. Coordinate work and financing

Discuss your offer letter, start date, remote-work approval and any income changes with Ana before committing to a closing date.

3. Connect the sale and purchase

Map out sale proceeds, available cash, temporary housing and moving costs. Ask whether a bridge loan or another structure fits your situation.

4. Research the exact address

Check school attendance boundaries, commute times, flood maps, taxes, HOA rules and any special taxing districts for each property.

5. Prepare for closing and arrival

Keep funds traceable and avoid new debt during underwriting. Coordinate insurance, closing arrangements, utilities and your moving schedule.

Look beyond the listing.

Texas school report cards

FEMA flood maps

Collin County property research

Denton County property research

Dallas County property research

Book a relocation consultation

calendly.com/ana-cortez | (469) 694-3600
acortez@cmghomeloans.com

Loan availability and approval depend on eligibility, underwriting and program requirements. This guide is educational, not tax, legal or real estate advice. Consult qualified professionals about your circumstances.

Ana Cortez NMLS #693008 | CMG Home Loans NMLS #1820
Celina Branch NMLS #2900627 | Equal Housing Opportunity
3248 S. Preston Road, Suite 130, Celina, TX 75009