HOME BUYER READINESS & PREPARATION

A working worksheet | Complete what you can; leave uncertain items for discussion.

01 YOUR GOALS & TIMING

What is motivating your home purchase?

☐ First home ☐ Relocation ☐ More space ☐ Other

Preferred area(s) and reasons:

Ideal purchase timeframe:

☐ 0-3 months ☐ 3-6 months ☐ 6-12 months ☐ Exploring

02 FINANCIAL READINESS

☐ I have reviewed my household income and ongoing obligations.

☐ I know my approximate credit standing and any concerns to address.

☐ I have considered down payment, closing costs, and emergency reserves.

☐ I have a comfortable monthly housing budget in mind.

Comfortable total monthly housing payment (estimate, if known): $

Funds available for purchase and reserves (estimate, if known): $

03 FINANCING PREPARATION

☐ I have spoken with a licensed mortgage professional about loan options.

☐ I understand that preapproval and final loan approval are different.

☐ I can locate income, asset, employment, and other requested records.

Financing questions or potential obstacles I want to discuss:

Private worksheet: keep sensitive account numbers, SSNs, and passwords off this form.

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Turn your observations into a practical next-step plan.

04 PROPERTY PRIORITIES

Must-have features (location, size, layout, accessibility, etc.):

Preferences I could compromise on:

- [ ] I have considered ongoing costs: taxes, insurance, HOA, utilities, upkeep.
- [ ] I understand the trade-offs between price, location, and condition.

05 YOUR READINESS SNAPSHOT

Mark each area based on where you stand today:

Goals and timeline	☐ Ready	☐ Need work	☐ Unsure
Budget and available funds	☐ Ready	☐ Need work	☐ Unsure
Financing and documentation	☐ Ready	☐ Need work	☐ Unsure
Property priorities	☐ Ready	☐ Need work	☐ Unsure

06 NEXT STEPS

My top priority before moving forward:

A question I want to discuss with a real estate or mortgage advisor:

READY TO TALK THROUGH YOUR OPTIONS?

Bring this worksheet to an introductory conversation. We can clarify your priorities, identify gaps, and outline a practical path forward.

Educational planning aid only; not a mortgage preapproval or commitment to lend.