From Evan Karwowski, WR Properties

The First Home Next Steps Sheet

What is holding up your home search?

Start with the row that sounds like you.

- [ ] **I don't know what I can spend.**

  Write down a monthly limit and the cash you can use. Ask a lender for an estimate at one home price. **Page 2**

- [ ] **I know the numbers. What should I look for?**

  Choose three must-haves and one thing you would compromise on. **Page 3**

- [ ] **I found a home I might want.**

  Ask for seller disclosures and any offer deadline. Confirm the costs for that address. **Page 4**

- [ ] **I'm thinking about buying later.**

  Choose one question about costs or the home search. Set a date to work on it. **Page 4**

Check what you've already done.

- [ ] Set my monthly budget
- [ ] Spoken with a lender
- [ ] Received a written cost estimate
- [ ] Chosen areas to consider
- [ ] Listed my must-haves
- [ ] Discussed an agent's services and fees

When would you like to move?

The question I most want answered

Type into the fields or print. Save a copy after filling it out.

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What would buying actually cost?

Write ? for numbers you still need to confirm. Estimates aren't loan approval.

Sample address or purchase price	Estimate from	Date

Each month

Principal + interest	$	
Property taxes / assessments	$	
Homeowners / other insurance	$	
Mortgage insurance (if any)	$	
HOA dues (if any)	$	
Home payment (add above)	$	
Utilities + upkeep allowance	$	
Housing total (add two above)	$	
My monthly housing limit	$	

Enter each cost once, even if taxes or insurance are bundled into the payment. Choose a housing limit that leaves room for other bills and savings.

Cash for the purchase

Savings I could use	$	
Money I'm keeping aside	$	

For emergencies, moving and initial repairs.

Cash available (subtract)	$	
Cash needed to buy*	$	
Available minus needed	$	

* Ask your lender and agent for the full amount: down payment, closing costs (including prepaid taxes and insurance), any agent fee you owe, and costs paid before closing. Cash to close is only what is still due at closing. Add earlier payments only if excluded. Count every cost once.

Example: $60,000 saved - $15,000 kept aside = $45,000 to buy. If costs total $48,000, you're $3,000 short.

Send this to a lender

"Please show the full monthly home payment and cash needed to buy at a purchase price of $____. Include taxes, insurance, mortgage insurance and HOA dues where relevant. What would I pay before closing? Please list the loan type, term and rate, and the documents you need."

No price yet? Give the lender your home payment limit and cash available. Ask for a sample price that might fit.

Which homes are worth seeing?

Fill this out before choosing tours. Send this page to your agent.

Areas I'd consider

Commute limit / destination

Home types I'd consider

☐ House ☐ Townhome ☐ Condo ☐ Other

Monthly home payment limit

Price range confirmed with lender

From page 2: housing limit minus utilities and upkeep. The home payment includes taxes, insurance and any mortgage insurance or HOA dues.

Three things the home has to have

Be specific: "two usable parking spaces" is easier to check than "good parking."

1

2

3

Where I can compromise

What would rule a home out

One detail to verify before a tour

Before touring with an agent, ask for the buyer agreement. Review services, term, fees and how to end it. Compensation is negotiable. Mention any existing agent agreement.

Put the next steps on your calendar.

Start with one task. Add a second or third if you need them.

Example: Email a lender Tuesday using one saved listing. Done when I have a written payment and cash estimate.

1

Who can help	By when	Done when...

2

Who can help	By when	Done when...

3

Who can help	By when	Done when...

Already have an address in mind?

Ask your agent	Seller disclosures, available reports and any offer deadline.
Ask your lender	Monthly payment, cash needed and anything still needed for approval.
Ask an insurer	Coverage availability and cost for that address.

Want to work through this with me?

Bring this sheet to a free 20-minute First Home Game Plan.

evankrealestate.com

More detail: CFPB: Home costs · CFPB: Loan Estimate · CA DRE: Buyer agreements