

BEFORE YOU BUY

Get financially clear. Shop with a plan. Protect your flexibility.

DO THIS FIRST	PAUSE BEFORE COMMITTING	DON'T DO THIS
☐ Define why you are moving, your timing, and your monthly comfort zone ☐ Review income, debts, savings, and financing documents with a qualified lender ☐ Get pre-approved before serious touring or offer decisions ☐ Compare lenders on service, responsiveness, costs, loan options, and clarity ☐ Plan cash beyond the down payment: earnest money, inspections, closing, moving, and early repairs ☐ Protect an emergency reserve instead of using every dollar to get into the home ☐ Choose your agent and know who handles lending, inspection, insurance, and closing questions ☐ Build must-have / prefer / flexible criteria before the search gets emotional ☐ Research commute, taxes, amenities, services, and other location factors independently ☐ Set your maximum, target, and comfort ranges before you fall in love with a property	☐ Shopping at the very top of your approval amount ☐ Assuming 20% down is automatically the best or only option ☐ Draining savings just to increase the down payment ☐ Choosing a loan based only on the advertised rate ☐ Falling for finishes before evaluating layout, condition, systems, and location ☐ Planning major renovations before you understand the home and your post-closing reserves ☐ Writing an offer before you understand price, timing, contingencies, financing, and other terms ☐ Waiving protections only because you feel pressure to “win” ☐ Making a major financial move without first asking your lender Rule of thumb: choose the option that improves fit, affordability, clarity, and long-term flexibility.	☐ Open new credit cards or finance a car/furniture without discussing it with your lender ☐ Change jobs, compensation, or employment structure without promptly telling your lender ☐ Move large sums of money without keeping a clear paper trail ☐ Miss payments or let existing accounts become delinquent ☐ Spend your repair/emergency reserve on furniture before closing ☐ Ignore taxes, insurance, HOA dues, utilities, and maintenance when judging affordability ☐ Let one exciting showing rewrite the budget you set when you were calm ☐ Skip independent property and neighborhood research ☐ Send closing funds from an unexpected email or text without independently verifying instructions

THE PRE-APPROVAL CHECK

A pre-approval helps clarify your financing picture and offer readiness, but it is not your personal spending target or a final loan commitment. Build a comfort range that leaves room for savings, maintenance, closing costs, moving, and real life.

BUFF RULE: Buy the home that supports your life - not the maximum number a lender may approve. Preparation before touring creates better decisions when emotions get involved.

Educational checklist only. Financing, contract terms, inspections, appraisal, title, insurance, taxes, and property-specific decisions should be reviewed with the appropriate licensed or qualified professionals. If you are already represented, use this guide for education and rely on your own agent and team for transaction-specific advice.