

# My First Home Notes

AGENT: \_\_\_\_\_

PHONE: \_\_\_\_\_

LOAN OFFICER: \_\_\_\_\_

PHONE: \_\_\_\_\_

## WHY BUY NOW?

AVERAGE HOME PRICE: \_\_\_\_\_

CURRENT MORTGAGE INTEREST RATE: \_\_\_\_\_

## TIMELINE TO GET STARTED

Work with agent \_\_\_\_\_

Finances in order \_\_\_\_\_

Preapproval with lender \_\_\_\_\_

Looking \_\_\_\_\_

Under contract \_\_\_\_\_

Take ownership / Close \_\_\_\_\_

Move in to new home \_\_\_\_\_

Last lease payment \_\_\_\_\_

## BUDGET WORKSHEET

[www.consumer.gov/content/make-budget-worksheet](http://www.consumer.gov/content/make-budget-worksheet)

### WHAT I DO FOR YOU:

1. Educate you about the market
2. Analyze your wants and needs
3. Steer you to homes that fit your criteria
4. Coordinate the work of other professionals
5. Negotiate on your behalf
6. Solve any problems that may arise

## THREE DECISIONS TO MAKE ABOUT YOUR MORTGAGE

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

## MORTGAGE PAYMENT

P: \_\_\_\_\_

I: \_\_\_\_\_

T: \_\_\_\_\_

I: \_\_\_\_\_

## DOWN PAYMENT

## PMI

## THREE COMPONENTS OF AN OFFER

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

## CLOSING COSTS AND OTHER FEES