



Wealth is the ability to fully experience life.

## Home Purchase

Owning a home is a big step, and there are many considerations before making such a large purchase. Are you in debt? Can you afford the down payment? Can you afford the additional costs that go along with homeownership? Continuing to save for your future is essential. Before calling a realtor, make sure you can afford the mortgage and the additional costs while continuing to save for retirement.

### FINANCIAL FACTORS

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- |  |   |
|--|---|
| <input type="checkbox"/> Budget                            | <input type="checkbox"/> Insurance and taxes    |
| <input type="checkbox"/> Relocation costs                  | <input type="checkbox"/> Ongoing maintenance    |
| <input type="checkbox"/> Major and minor home improvements | <input type="checkbox"/> Saving for your future |
| <input type="checkbox"/> Homeowners association (HOA)      | <input type="checkbox"/> Life insurance         |

### MORTGAGE

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|---|--|
| <input type="checkbox"/> Mortgage terms: rate, duration, fixed vs. adjustable | <input type="checkbox"/> Closing costs                           |
| <input type="checkbox"/> Paying mortgage points for lower rate                | <input type="checkbox"/> Credit score                            |
| <input type="checkbox"/> Down payment options                                 | <input type="checkbox"/> Paying extra principal on your mortgage |
| <input type="checkbox"/> Debt-to-income ratio                                 | <input type="checkbox"/> Refinancing conversations               |

### PROFESSIONAL SERVICES

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|--|---|
| <input type="checkbox"/> Realtor recommendations | <input type="checkbox"/> Home owner/umbrella insurance policy |
| <input type="checkbox"/> Transfer on death deed  | <input type="checkbox"/> Mortgage company or broker           |

### NOTES

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