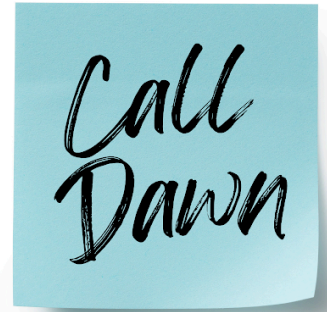




Planning Worksheet

These questions serve as a kick-starter for your home-buying journey. It's perfectly fine if you don't have an answer to every question; take your time to reflect, jot down your thoughts, and note any areas where you feel uncertain and would appreciate guidance.



What Would You Like to Buy?

- I have no idea! What can I buy?
- I'm open to options. Um... no preference.
- Detached house
- Townhouse
- Condo
- Manufactured home
- 2-4 Plex
- With an ADU (Accessory Dwelling Unit)
- New construction
- Fixer-upper

Where Do You Want to Buy?

- I'm flexible!
- Portland Metro area
- Clark County
- Rural areas
- Other: _____

When Are You Looking to Buy?

- Let's determine "if" before discussing "when."
- Now, please! I'm actively shopping. In fact, I already know the house I want to buy.
- Soon. I want to start shopping and buy as soon as I find the right place.
- Soon-ish. I'm not quite ready to start shopping but would like to buy in the next 3-12 months.
- Eventually. I'm in the planning phase but don't have a specific timetable yet.

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What Is Your Price Range?

- Aren't you supposed to tell me this?
- I'd love to spend \$, **but if I can't afford at least \$**, what's the point?

What Is Your Ideal Monthly Payment?

- I haven't thought much about it yet.
- In a perfect world, my payment will be no more than \$_____ (including all loan costs, taxes, insurance, and HOA dues).
- More realistically, I can afford up to \$_____.
- The absolute maximum I could pay (and still enjoy life) is \$_____.

How Much Can You Contribute for Your Down Payment?

- I'm still figuring this out... how much do I need?
- I know I have at least \$_____ available for my down payment and other home buying costs. This money will come from:
 - My own savings:
 - I have \$_____ in regular bank accounts.
 - I plan to sell stocks/investments worth \$_____.
 - I'm selling my home (or other real estate) and expect to net \$_____.
 - Retirement funds:
 - I plan to withdraw/borrow \$_____ from my retirement accounts.
 - I'd prefer not to, but could withdraw/borrow \$_____ if necessary.
 - Gifts from family:
 - I've received \$_____ in gift funds.
 - They've promised me \$_____ in gift funds.
 - I might reach out to family to see if they can help financially.
 - Other assets:
 - I have other items I plan to sell worth \$_____.
 - I could borrow up to \$_____ from my home equity, insurance policy, or other assets.



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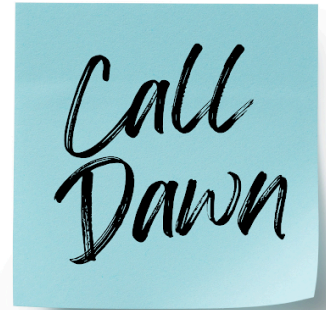
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How Long Do You Plan to Stay?

- How can I answer that without knowing what I'm buying?
- I see myself staying in my new place for at least _____ years, but no more than _____ years.
- When I move out, I intend to sell.
- When I move out, I might keep the property and rent it.
- If all goes well, I'll be leaving on my own terms.
- I'm confident in my answers above. I have a solid plan and I'm sticking to it.
- I'm winging it and don't have firm plans yet.



What About Other Real Estate You Own?

- What other real estate? I don't own any.
- I own my home and plan to sell it before buying a new one.
- I own my home and plan to sell it, but I want to buy my new home first and sell my old one afterward (or at least discuss this idea).
- I own my home and want to keep it as a rental when I move out.
- I own a vacation home, rental property, or other properties. I plan to keep or sell these assets.

What Topics Would You Like to Learn More About?

- The home buying and mortgage process.
- Programs for first-time buyers.
- How my income taxes will change after closing.
- Financing options for repairing, remodeling, or renovating a home.
- Financing for rentals and investing in real estate.

Your Unique Questions Forget about the checkboxes! I have my own questions. Here they are:

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