A FIELD GUIDE FROM NICK’S LENDING

Your first home. Your own way.

A practical companion for the decisions between “maybe someday” and “we’re home.”

Room for the numbers. Space for what matters to you.

September 2026 edition

Plan · Tour · Compare · Close · Settle in

> Start wherever you are. You do not need to finish this guide before asking a question.

Use the printable PDF as your personal workbook. In the web guide, you can type into the worksheets and print a completed copy. Entries stay in that browser tab, are not sent to us, and disappear when you close or reload it.

01 / YOUR NORTH STAR

What do you want home to make possible?

Before you compare houses, give yourself a clear picture of the life you want one to support.

Three things a home needs to make easier

What I want to keep doing after I buy

What would make a home difficult to live in

The people or pets this home needs to fit

Priority	Must have	Nice to have
Location and daily travel		
Rooms and flexible space		
Access, stairs and everyday movement		
Outdoor space and upkeep		

A question to take on every tour: Can I picture an ordinary Tuesday here, not just moving day?

There is no required age, family structure or timeline for a first home. This is your plan.

02 / A COMFORTABLE PAYMENT

Start with your life. Then find your number.

A lender's approval is one calculation. What feels comfortable in your household is another.

Monthly household plan	Your amount
Take-home income you can reliably plan around	
Other debt payments	
Food, transportation, utilities and care	
Savings, retirement and emergency cushion	
The things you want to keep enjoying	
Housing budget left after the items above	

Check the complete housing cost

Proposed home	Monthly amount
Loan principal and interest	
Property taxes	
Homeowners insurance and any required flood coverage	
Mortgage insurance, if applicable	
HOA dues or other recurring assessments	
Utilities and a maintenance allowance	
Total proposed monthly housing cost	

Avoid counting a cost twice. Some taxes and insurance may already be included in an escrow payment. A fixed mortgage rate does not freeze insurance premiums, taxes or HOA dues.

Comfortable housing budget

Room left after proposed housing cost

03 / CASH WITH A PURPOSE

The down payment is only one part.

Plan the money needed to buy, and the money you want to keep after you get the keys.

Build your cash plan	Your amount
Down payment	
Lender and other closing charges	
Prepaid items and initial escrow deposits	
Less eligible credits shown by your lender	
Less earnest money already deposited	
Estimated cash still needed at closing	
Moving and immediate repairs	
Cash cushion to keep untouched	

Give each dollar one job

Buying costs + **Move-in needs** + **Your cushion**

Funds available and documented

Gap to resolve before making an offer

Questions about gift funds or assistance

> Use your lender's cash-to-close breakdown to reconcile this worksheet. Do not subtract credits or deposits twice. Assistance and gifts have eligibility and documentation requirements; confirm them before relying on the money.

04 / YOUR PEOPLE AND PROCESS

Know who owns the next step.

Keep the team and deadlines in one place. The order and timing can vary by contract and loan.

1

Prepare

Set your budget and discuss financing.

2

Search

Tour homes and compare what matters.

3

Offer

Review terms and deadlines with your agent.

4

Review

Work through inspections, appraisal and loan conditions.

5

Close

Confirm documents, funds and possession.

Your team	Name / trusted contact
Loan officer	
Real estate agent	
Escrow or settlement contact	
Insurance agent	
Inspector	

Your next conversation

The next decision I need to make

Who can help me answer it

The date we agreed to follow up

> Save trusted phone numbers early. Keep account numbers and sensitive documents out of this workbook and ordinary email.

05 / TAKE THIS ON A TOUR

Remember the home. Not just the kitchen.

Use one sheet per home. Write down your first impressions before the next showing blends into this one.

Property / nickname

Tour date and asking price

Look closely	What I noticed
Layout, stairs and everyday access	
Daylight, noise and privacy	
Commute and nearby needs	
Storage, parking and outdoor space	
Visible maintenance questions	
Insurance, HOA or assessment questions	

The thing I would love living here

The thing I would have to work around

What needs a professional inspection

Would I still like it without the staging?

My honest reaction Keep exploring Ask more questions Ready to discuss an offer

A tour is not an inspection. Ask qualified professionals about condition, safety, repairs and insurance availability before relying on an assumption.

06 / COMPARE THE SHORTLIST

Put your favorites on the same page.

The right comparison includes the life you will live there and the costs you will carry.

Compare	Home A	Home B	Home C
Property / nickname			
Price being considered			
Estimated full monthly cost			
Estimated cash to close			
Immediate work needed			
Fits my must-haves?			
Tradeoff I could accept			
Tradeoff I could not accept			
Question still unanswered			

Pause before deciding

The home that best fits our daily life

What could change our decision

The answer we need before moving forward

Use current property-specific insurance, tax and financing information. A listing's estimated payment may leave out costs that matter to you.

07 / AN OFFER WITH A PLAN

Excitement and clear deadlines can coexist.

Ask your agent to explain the offer and your obligations before you sign.
Record the actual contract dates here.

Decision or deadline	Date / owner / next action
Earnest money deposit	
Inspection and investigation period	
Appraisal review	
Financing condition or contingency	
Insurance confirmation	
Requested repairs or credits	
Final walkthrough	
Closing and possession	

Before I agree

- [x] I understand which protections and contingencies are included.
- [x] I know what happens if a deadline is missed or a condition is not met.
- [x] My lender has reviewed financing assumptions and any proposed credits.
- [x] I understand when I can take possession, not just when I sign.

A contract question for my agent

A financing question for my loan officer

> Do not use a general checklist in place of your signed contract. Have your agent or a qualified legal professional explain contractual obligations.

08 / COMPARE THE LOANS

A lower rate is not the whole price.

Ask for Loan Estimates using comparable loan amounts, terms and lock assumptions. Record the differences instead of guessing.

Loan comparison	Option A	Option B
Lender / date of estimate		
Loan type and term		
Loan amount		
Fixed or adjustable rate		
Interest rate / APR		
Points in dollars		
Lender credits in dollars		
Loan costs (Loan Estimate page 2)		
Estimated total monthly payment		
Estimated cash to close		
Rate lock status and expiration		

Ask before choosing

What explains the cost difference?

What could change before closing?

Which option fits the time I expect to keep the loan?

> APR expresses certain borrowing costs as a yearly rate. It is useful context, not a complete household budget. Compare costs and payment features, not only APR.

Resource: CFPB Loan Estimate explainer (new tab).

09 / KEEP THE PROCESS MOVING

Prepared. Without oversharing.

Your lender will give you a checklist for your situation. Gather what is requested and send it through the designated secure channel.

- [ ] Ask for the lender’s specific document list and secure upload instructions.
- [ ] Keep income, employment and asset records together in a secure place.
- [ ] Explain gifts or unusual deposits before moving money around.
- [ ] Ask before opening credit, taking on debt or changing employment during the loan process.
- [ ] Respond to requests and ask why something is needed if it is unclear.
- [ ] Keep your team updated about changes that affect the application.

Your condition tracker

Requested item	Due date	Securely sent?
Item 1		
Item 2		
Item 3		
Item 4		

Never enter Social Security numbers, account numbers or login credentials in this workbook. Do not email sensitive documents or passwords. Verify an unexpected request using a trusted contact method.

10 / THE LAST STRETCH

Protect the money. Understand the signing.

Closing is a series of confirmations. Give yourself time to ask about anything that differs from what you expected.

- [ ] Review the Closing Disclosure against your latest Loan Estimate.
- [ ] Ask about changed charges, the final payment and cash needed to close.
- [ ] Confirm required insurance is in place.
- [ ] Complete the walkthrough and document unresolved concerns with your agent.
- [ ] Confirm the funding, recording and possession steps with the closing team.
- [ ] Keep copies of signed documents in a secure place.

BEFORE YOU SEND MONEY

Stop. Call. Verify.

Use a trusted phone number you saved independently. Confirm wiring instructions directly with your settlement contact. Do not trust changed instructions in an email, text or an incoming call.

If you suspect a fraudulent transfer, contact your bank immediately and report it to the FBI's Internet Crime Complaint Center at ic3.gov (new tab).

My trusted settlement phone number

Who will confirm possession and when?

11 / MAKE IT YOURS

A good beginning continues after closing.

Keep a few practical details within reach while you settle in.

First week

- [ ] Confirm utilities and essential services.
- [ ] Arrange keys, locks and access codes.
- [ ] Locate water, gas and electrical shutoffs.
- [ ] Test safety alarms and plan emergency contacts.

First 90 days

- [ ] Confirm the loan servicer and first payment details.
- [ ] Set reminders for taxes or insurance paid outside escrow.
- [ ] Plan routine upkeep and your first repair reserve.
- [ ] Store warranties, inspection reports and closing documents.

Home reference	My note
First payment date / verified servicer	
Insurance renewal month	
Seasonal maintenance reminder	
Repair to plan for first	

One question is enough to start

You do not have to wait until something is wrong to reach out. If a statement, cost or next step is confusing, ask.

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Further reading: CFPB homebuying resources (new tab). Educational planning tool, not a Loan Estimate, approval or commitment to lend. Loan terms, eligibility and costs require individual review.

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