

The First-Home Ready-to-Buy Workbook

A preapproval number is a starting point. A useful buying plan also explains what you may spend, what cash you need and what still has to happen before closing.

Stage	Your task	Ask Grant
Before touring	Set a monthly comfort zone and cash cushion.	What price and loan options should we review?
Before an offer	Discuss the property, deadlines and remaining conditions.	What changes in the financing picture for this home?
Before closing	Review final documents and verified payment instructions.	What is still outstanding, and when is it due?

Start with comfort, not a maximum

Write down the housing cost that fits your life and the savings you want to preserve. Leave room for moving, repairs, utilities and other ongoing spending. Bring the target to Grant before building your home search around a maximum.

Separate the cash buckets

Plan for funds needed before closing, the remaining cash due at closing and the cushion afterward. Earnest money already paid may be credited in the closing calculation. Ask for a breakdown so you do not count the same money twice.

Understand what has been reviewed

Ask which documents support your preapproval, what conditions remain, how long it is valid and what changes could affect it. A preapproval is not a final commitment to lend; the property and remaining requirements still matter.

Make the handoffs clear

Agree on how you, your agent and Grant will communicate. Keep an outstanding-items list with an owner and due date. Verify wire instructions through a trusted contact method before moving money; do not rely on an unexpected email change.

Your conversation worksheet

Fill this out for yourself. Grant will review your goals and prepare the financing options personally. This is not an application or an automated qualification tool.

Target town / intended move date

Comfortable monthly housing budget

Cash for purchase / cash to keep afterward

Income-documentation type to discuss

Current lease / notice deadline / other timing needs

Questions about preapproval and remaining conditions

Agent selected? / help coordinating introductions?

Next step / responsible person / due date

Before your conversation

- Prepare your questions before shopping intensely.
- Ask how taxes, insurance and HOA change the payment.
- Use the secure application process for financial documents.
- Tell Grant before making significant credit or employment changes.
- Review your closing documents and resolve discrepancies.

Request my first-home plan

Book a conversation with Grant | (770) 331-2401
grant@grantdoesmortgage.com

Educational planning guide, not an offer, rate quote, Loan Estimate, preapproval or commitment to lend. Programs, pricing and eligibility are subject to current requirements and underwriting.

Further reading

CFPB: preparing to buy

CFPB: Loan Estimate explainer