



HOMEBUYER GUIDE



BUYER QUESTIONNAIRE





Congratulations on taking the first step towards homeownership. Buying a home can be overwhelming, intimidating and expensive, but it doesn't have to be if you are prepared, educated and arm yourself with a great homebuying team!

Did you know that homebuyers who complete HUD-approved homebuyer education and/or counseling are 30% less likely to default on their mortgage? AHEAD provides comprehensive, HUD-approved education and unbiased housing counseling to homebuyers regardless of income. Our 1:1 housing counseling appointments are always 100% free of charge and can be scheduled in-person, via telephone or video conferencing.


We offer our Secrets of Homebuying workshop in 3 unique formats: in-person, virtually via Zoom or On-Demand online. All formats are HUD-approved and teach you the same curriculum. As a thanks to downloading this homebuyers guide, you can receive 50% off your workshop registration fee when you use code GUIDE.

We hope you enjoy this free homebuyer guide and questionnaire. If you would like to take your homebuying journey to the next step, contact us to schedule a 1:1 housing counseling appointment or register for a workshop.

Sincerely,
AHEAD Homeownership Center Staff



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 **www.homesahead.org**

Scan for more information or to visit our website

DO YOU HAVE ANY SAVINGS TO USE TOWARDS HOME PURCHASE? Y N

TIP- If you don't have at least 5% of purchase price in savings, contact AHEAD to learn about down payment assistance programs and loan options.

DO YOU KNOW YOUR FICO CREDIT SCORE? Y N IF YES, WHAT IS IT? _____

TIP- A CREDIT KARMA SCORE IS NOT A FICO SCORE! If you don't know your FICO score, or your score is 640 or less, contact AHEAD for FREE credit counseling and to receive your FICO score.

HAVE YOU COMPLETED HUD-CERTIFIED HOMEBUYER EDUCATION? Y N

If no, contact AHEAD today to register for an upcoming workshop or take our On-Demand, online Secrets of Homebuying workshop.

HAVE YOU COMPLETED A 1:1 HOUSING COUNSELING APPOINTMENT? Y N

If no, contact AHEAD today to schedule a FREE 1:1 counseling appointment to determine how much a mortgage you can afford, learn about grant and loan products you may be eligible for, and receive a soft-pull copy of your credit report and score.

HAVE YOU GATHERED ALL THE REQUIRED DOCUMENTS? Y N

TIP- All documents must be clear and legible. Most lenders will accept pdf copies of documents. PDF's are better than jpegs which can be blurry and difficult to read. Download a free pdf scanner app to scan documents right from your smart phone.

PROOF OF INCOME

- | | |
|--|--|
| <input type="checkbox"/> Pay stubs from 2 most recent months | <input type="checkbox"/> 1099's |
| <input type="checkbox"/> W2 for the last 2 years | <input type="checkbox"/> Social Security Award Letters (if applicable) |
| <input type="checkbox"/> Tax returns for last 2 years | <input type="checkbox"/> Profit & loss statements and/or business tax returns if self-employed |

ASSET STATEMENTS

- Checking account statements (not screen shots)
- Savings account statements (not screen shots)
- Retirement account statements

OTHER DOCUMENTATION

- | | |
|--|--|
| <input type="checkbox"/> Photo ID (for all borrowers) | <input type="checkbox"/> Proof of rent payments or lease agreement |
| <input type="checkbox"/> Employer Name(s) and addresses for last 2 years | <input type="checkbox"/> Gift letter if receiving gift funds towards purchase |
| <input type="checkbox"/> Residential addresses for last 2 years | <input type="checkbox"/> Social security card, ITIN, or other similar document |
| <input type="checkbox"/> Divorce decree (if applicable) | <input type="checkbox"/> Business license (if self-employed) |

BUYER DETAILS

NAME:	<input type="text"/>	CO-BUYER:	<input type="text"/>
PHONE:	<input type="text"/>	PHONE:	<input type="text"/>
EMAIL:	<input type="text"/>	EMAIL:	<input type="text"/>
ADDRESS:	<input type="text"/>	ADDRESS:	<input type="text"/>
	<input type="text"/>		<input type="text"/>

PREFERRED METHOD OF CONTACT: CALL TEXT EMAIL TIMES: _____

MARRIED Y N PETS Y N _____ KIDS Y N _____

OCCUPATION: _____ EMPLOYER: _____

TIME WITH CURRENT EMPLOYER: _____ FULL TIME PART TIME

DO YOU CURRENTLY RENT OR OWN? RENT LEASE UNTIL: _____

OWN DO YOU NEED TO SELL? Y N

URGENT TO BUY? Y N IDEAL MOVING DATE: _____

WHAT IS YOUR BUDGET: _____

WILL YOU BE FINANCING Y N HAVE YOU BEEN PRE-APPROVED Y N

PRE-APPROVED AMOUNT: _____ LENDER: _____

TYPE OF LOAN: _____

AMOUNT OF AVAILABLE SAVINGS TO USE TOWARDS PURCHASE? _____

ARE YOU IN A POSITION TO PUT AN OFFER ON YOUR DREAM HOME? Y N

HUD HOUSING COUNSELOR

NAME:	<input type="text"/>
COMPANY:	<input type="text"/>
PHONE:	<input type="text"/>
EMAIL:	<input type="text"/>
NOTES:	<input type="text"/>

MORTGAGE LENDER

NAME:	<input type="text"/>
COMPANY:	<input type="text"/>
PHONE:	<input type="text"/>
EMAIL:	<input type="text"/>
NOTES:	<input type="text"/>

REALTOR

NAME:	<input type="text"/>
COMPANY:	<input type="text"/>
PHONE:	<input type="text"/>
EMAIL:	<input type="text"/>
NOTES:	<input type="text"/>

WHAT TYPE OF PROPERTY ARE YOU LOOKING FOR?
(select all that apply)

- PRIMARY HOME
 SECONDARY HOME
 VACATION HOME
 BUY TO LET
 NEW BUILD
 READY TO MOVE INTO
 NEEDS SOME WORK
 FIXER UPPER

OTHER NOTES:

WHAT STYLE OF HOME DO YOU PREFER?: _____

WHAT IS THE MOST IMPORTANT FACTOR
(number the below 1-6, 1 being most important)

- LOCATION - MUST BE WITHIN _____ KM OF _____
 THE VIEW
 THE NEIGHBOURHOOD
 A SPECIFIC FEATURE OF THE HOUSE: _____
 THE SCHOOL DISTRICT
 OTHER: _____

PREFERRED NEIGHBOURHOODS | AREAS:

PREFERRED SCHOOL DISTRICTS:

WHEN ARE YOU AVAILABLE TO VIEW?

- MON
 TUE
 WED
 THU
 FRI
 SAT
 SUN

THE HOUSE NEEDS TO BE CLOSE TO
(select all that apply)

- | | | | |
|---------------------------------------|---|---|--------------------------------------|
| <input type="checkbox"/> SCHOOL _____ | <input type="checkbox"/> AIRPORT _____ | <input type="checkbox"/> FAMILY _____ | |
| <input type="checkbox"/> WORK _____ | <input type="checkbox"/> HIGHWAY _____ | <input type="checkbox"/> OTHER _____ | |
| <input type="checkbox"/> BEACH LAKE | <input type="checkbox"/> PUBLIC TRANSPORT | <input type="checkbox"/> SHOPPING CENTRES | <input type="checkbox"/> RESTAURANTS |

DEAL BREAKERS: _____

COMMUNITY AMENITIES
(select all that apply)

- | | | |
|---|---|--|
| <input type="checkbox"/> SWIMMING POOL | <input type="checkbox"/> ONSITE SHOP | <input type="checkbox"/> BIKE PATH |
| <input type="checkbox"/> GATED COMMUNITY | <input type="checkbox"/> GOLF COURSE | <input type="checkbox"/> CLUB HOUSE |
| <input type="checkbox"/> PLAYGROUND | <input type="checkbox"/> GYM FITNESS CENTRE | <input type="checkbox"/> BEACH LAKE ACCESS |
| <input type="checkbox"/> SECURITY | <input type="checkbox"/> MOVIE ROOM | <input type="checkbox"/> HIKKING TRAILS |
| <input type="checkbox"/> SBIKE PARK TRACK | <input type="checkbox"/> PICNIC AREA | <input type="checkbox"/> SPORTS COURTS |

OTHERS: _____

DEAL BREAKERS: _____

GIVE A DESCRIPTION OF WHAT YOU ARE LOOKING FOR:

WHAT ARE YOU LOOKING FOR
(fill in the blanks and select all that apply)

GENERAL

NO. BEDROOMS _____

NO. BATHROOMS _____

NO. CAR GARAGE _____

SMART HOME

IN-LAW SUITE

SOLAR PANELS

SECURITY

WHEELCHAIR ACCESSIBLE

HEAT PUMP

SOLAR PANELS

GYM | FITNESS CENTRE

BEACH | LAKE ACCESS

OTHERS: _____

DEAL BREAKERS: _____

KITCHEN

OPEN PLAN

GAS COOKER

KITCHEN | DINER | FAMILY

ISLAND

ELECTRIC COOKER

WALK-IN PANTRY

BREAKFAST BAR

DOUBLE OVEN

WINE FRIDGE

OTHERS: _____

DEAL BREAKERS: _____

OUTSIDE

SWIMMING POOL

GARDEN

GARAGE

POOL HOUSE

DECKING

SPRINKLER SYSTEM

OUTDOOR
KITCHEN

OUTDOOR FIREPLACE

LOTS OF LAND

OTHERS: _____

DEAL BREAKERS: _____

WHAT IS YOUR REASON FOR MOVING?

DESCRIBE YOUR DREAM HOME

WHAT IS YOUR IDEAL NEIGHBORHOOD & AREA?

WHICH ROOM | PART OF THE HOUSE MATTERS THE MOST TO YOU?

OTHER IMPORTANT INFO

IMPORTANT DATES & APPOINTMENT TRACKER

APPOINTMENT WITH HOUSING COUNSELOR

DATE: _____ MEETING LOCATION: _____

WHO NEEDS TO ATTEND? _____

DO I NEED TO BRING ANYTHING? Y N

APPOINTMENTS WITH MORTGAGE LENDER

DATE: _____ MEETING LOCATION: _____

WHO NEEDS TO ATTEND? _____

DO I NEED TO BRING ANYTHING? Y N

SHOWINGS WITH REALTOR

DATE: _____ MEETING LOCATION: _____

DATE: _____ MEETING LOCATION: _____

DATE: _____ MEETING LOCATION: _____

DATE: _____ MEETING LOCATION: _____

OTHER APPOINTMENTS

HOME INSPECTION:

DATE: _____ MEETING LOCATION: _____

CONTACT INFO: _____

HOME INSURANCE:

NEEDED BY: _____ INSURANCE AGENT: _____

CONTACT INFO: _____

OBTAIN CLOSING BANK CHECK:

NEEDED BY: _____

CLOSING:

DATE: _____ LOCATION: _____