



Noyes Nest

*THE HOMEBUYER'S
PREP TOOLKIT*

STAY READY, STRESS
LESS & BUY SMART

FIRST-TIME HOME BUYER *CHECKLIST*

- Set your budget and determine affordability.
- Check credit score & credit report
- Start saving for down payment
- Get pre-approved for a mortgage.
- Learn about closing costs (budget 2–5%)
- Organize financial documents
- Download our “5 Mistakes Buyers Make” free guide
- Avoid large purchases or job changes
- Start house hunting.
- Ask questions until you feel confident
- Review and understand all documents and contracts.

Bonus Tip: Don't move money between accounts during the process without talking to your lender first!



LET'S TALK BUDGET

Estimate what you're currently spending vs. what you might spend as a homeowner.

Purchase
Price Goal: _____

Down
Payment: _____

Current Monthly Expenses

Description	Amount
Rent/Mortgage	
Utilities	
Groceries	
Transportation	
Subscriptions/ Memberships	
Other	
TOTAL	

Future Ownership Budget

Description	Amount
Estimated Mortgage	
Property Taxes	
Insurance	
Maintenance	
HOA fees (if any)	
TOTAL	

How do you feel about the difference?

TIP: Talk to your lender to estimate a payment range based on your approval.



Credit Score Progress

INSTRUCTIONS:

TRACK YOUR CREDIT SCORE ACROSS THE 3 MAJOR BUREAUS.
CHECK IN MONTHLY AND SET IMPROVEMENT GOALS.

SCORE GOAL:

NOTES	MONTH	EXPERIAN	TRANS UNION	EQUIFAX

Tip: Don't close old accounts unless advised — it may hurt your score!



Documents You'll Need for Your Loan

INSTRUCTIONS:

THIS CHEAT SHEET HELPS YOU COLLECT AND TRACK THE PAPERWORK YOUR LENDER WILL ASK FOR.

Realtor Information:	Mortgage Broker Information:
Personal: <ul style="list-style-type: none"><input type="checkbox"/> PHOTO ID<input type="checkbox"/> SOCIAL SECURITY CARD<input type="checkbox"/> RENTAL HISTORY / LANDLORD INFO<input type="checkbox"/> LETTERS OF EXPLANATION (IF NEEDED)	ADDITIONAL: _____ _____ TIP: MAKE SURE YOU USE YOUR FULL LEGAL NAME ON YOUR APPLICATION THAT MATCHES YOUR SS#
Income: <ul style="list-style-type: none"><input type="checkbox"/> LAST 2 PAY STUBS<input type="checkbox"/> LAST 2 YEARS TAX RETURNS<ul style="list-style-type: none"><input type="checkbox"/> LAST 2 YEARS W2<input type="checkbox"/> LAST 2 YEARS 1099<input type="checkbox"/> ADDITIONAL INCOME DOCUMENTS _____ _____ _____	Assets: <ul style="list-style-type: none"><input type="checkbox"/> BANK STATEMENTS (2 MONTHS)<input type="checkbox"/> RETIREMENT ACCOUNTS / 401(K)<input type="checkbox"/> GIFT LETTER (IF APPLICABLE)<input type="checkbox"/> ADDITIONAL ASSETS _____ _____ _____ _____
Questions to Ask My Lender:	Mortgage Terms I Want to Learn:

TIP: KEEP EVERYTHING IN ONE FOLDER OR DIGITAL FILE TO AVOID LAST-MINUTE SCRAMBLING.



My Home Buying Notes

TYPE OF NEIGHBORHOOD

What type of neighborhood are you looking for?

- Urban: bustling city life
- Suburban: balanced urban and residential
- Rural: peaceful, spacious countryside

COMMUTE PREFERENCES

What is your preferred commute time to work?

- Less than 15 minutes
- 15-30 minutes
- Over 30 minutes

SCHOOL QUALITY

How important is the quality of local schools?

- Very Important
- Somewhat Important
- Not a Priority

COMMUNITY AMENITIES

Which amenities are important to you?
(Select all that apply)

- Parks and green spaces
- Shopping centers/malls
- Restaurants and cafes
- Public transportation access
- Fitness centers or sports facilities

SAFETY & CRIME RATE

Rate the importance of low crime rates and safety.

- Very Important
- Somewhat Important
- Neutral

NOISE LEVEL

Do you prefer a quiet neighborhood or don't mind some noise?

- Prefer quiet
- Don't mind noise
- Indifferent

COMMUNITY ENGAGEMENT

How important is a sense of community and neighborhood events?

- Very Important
- Somewhat Important
- Not Important

FAVORITE HOMES I HAVE SEEN



You've Got This!

You're Doing Amazing Things.

You're not just buying a house — you're building a future.

We know the mortgage process can feel overwhelming, but look at you! You've taken the time to get organized, get informed, and get ready. That puts you way ahead of the game.

Remember, you don't have to figure this out alone. We're here to guide you through every step, without the confusing jargon or pressure.

Want to feel even more confident before you apply?

Check out our full eBook:

It's a friendly, step-by-step guide that walks you through the entire mortgage process — from pre-approval to closing day.

Just hop over to noyesnestacademy.com/realtor to grab **Home Loan Basics** and feel extra confident before you apply.



Contact Us:

Got questions? Want to talk through your next step?

We'd love to hear from you.



easy.my1003app.com