

Buying Power & Payment Planner

A comfortable payment is a powerful starting point.

THE LOCAL LENS

When comparing Roseville, Rocklin and Lincoln homes, ask for property-specific taxes, special assessments, HOA dues and insurance—not just principal and interest.

1 Choose your comfort number

Start with a monthly housing budget that leaves room for savings, repairs and everyday life. A lender's maximum approval is not your personal spending target.

2 Compare the whole loan

Ask lenders for comparable Loan Estimates. Review rate, APR, points, lender credits, cash to close and mortgage insurance. Check whether the rate is locked.

3 Stress-test before you shop

Use the full ongoing payment for affordability. Ask how temporary buydowns end, and make sure the home works without assuming a future refinance.

ONE USEFUL QUESTION

What will my full housing payment be after any temporary discount ends?

Bring this question to your next conversation. A clear answer can make the next decision feel much easier.

YOUR NEXT STEP • Complete your personal plan on page 2.

Make it personal.

Use this page to focus your next conversation.

Purchase price / down payment / loan amount

Rate / term / quote date / lock expiration

Principal & interest + mortgage insurance

Taxes + assessments + insurance + HOA

Utilities + maintenance reserve = total budget

LET'S BUILD YOUR NEXT STEP

Reply BUY with your target monthly budget and preferred area. I'll help you narrow the search and connect with a lender for current numbers.



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