Get Real with Donna

Let's talk about your next move!

REAL EXPERIENCE GROUP | GUIDE REAL ESTATE | Forbes GLOBAL PROPERTIES



A GUIDE FOR TODAY'S HOMEBUYERS

Buying Power & Payment Planner

A comfortable payment is a powerful starting point.

Buying a home is exciting—and it's one of the biggest financial decisions you'll make. Your buying power is influenced by more than just the purchase price. It's a combination of your income, savings, credit, current interest rates, loan program options, and the total monthly costs of homeownership.

Together, we'll look at what fits your lifestyle and long-term goals—not just what a lender says you qualify for. The result is a clear picture of what you can comfortably afford and a smart strategy to help you move forward with confidence.

It's About More Than the Price Tag!

- ☑ Understand your true buying power
- ☑ Plan for all monthly costs
- ☑ Explore loan program options
- ☑ Compare neighborhoods and property types
- ☑ Create a strategy that fits your goals

WHAT GOES INTO YOUR BUYING POWER?

INCOME & SAVINGS
Your income, debts and available funds for a down payment

INTEREST RATES
Current rates and loan program options

THE LOAN
Loan amount, term, and whether mortgage insurance is required

TOTAL MONTHLY COSTS
Principal, interest, taxes, insurance, HOA and more

THE MARKET
Home prices, inventory and neighborhood opportunities



Did you know?

Your monthly payment can look very different depending on the loan program, down payment amount, interest rate, and even the property's tax rate and HOA dues.

Why Work with Donna?

EXPERIENCE. INSIGHT. RESULTS. A PERSONAL APPROACH.

8+
YEARS IN REAL ESTATE

4 YEARS
PLACER COUNTY ASSOCIATION OF REALTORS® MASTERS CLUB (TOP 10%)
2021, 2022, 2023, 2025

TOP BROKERAGE
GUIDE REAL ESTATE TOP FIRM IN PLACER COUNTY

$45M+
IN CAREER SALES

Real Experience Matters



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BUYING POWER & PAYMENT PLANNER

Let's Make It Personal

Use this page to think through your goals, run the numbers, and prepare for our conversation.

1 YOUR HOME GOALS

Tell us a little about what you're looking for.

Preferred areas / neighborhoods _____

Property type: ☐ Single Family ☐ Condo ☐ Townhome ☐ Multi-Unit ☐ Other _____

Approximate price range _____

Must-have features _____

Nice-to-have features _____

Ideal timeline: ☐ Just exploring ☐ 0–3 months ☐ 3–6 months ☐ 6–12 months ☐ 1+ years

2 YOUR FINANCIAL PICTURE

This helps us understand your starting point.

Estimated annual household income _____

Down payment amount (approximate) _____

Cash available for closing costs _____

Current monthly debts (loans, credit cards, etc.) _____

Are you currently working with a lender? ☐ Yes ☐ No ☐ Need a recommendation

3 LOAN OPTIONS & RATES

Compare different scenarios to see how your payment can change.

Scenario	Option 1	Option 2	Option 3
Purchase price			
Down payment % ($)			
Loan amount			
Interest rate (est.)			
Loan term (e.g., 30 yrs)			
Estimated PMI (if any)			
Estimated monthly payment (PITI + MI)			

4 WHAT MATTERS MOST?

Check your top priorities.

- ☐ Lower monthly payment
- ☐ Lower interest rate
- ☐ Smaller down payment
- ☐ More home choices
- ☐ Shorter loan term (pay off faster)
- ☐ Keeping cash for other goals
- ☐ Flexibility to refinance later
- ☐ Other _____

5 MONTHLY COSTS CHECKLIST

Don't forget the extras that make up your total payment.

Principal & interest	$_____
Mortgage insurance (MI)	$_____
Property taxes	$_____
Homeowners insurance	$_____
HOA dues (if applicable)	$_____
Utilities (estimate)	$_____
Maintenance reserve	$_____
Estimated total monthly housing cost	**$_____**

6 MY QUESTIONS FOR DONNA

Write down anything you'd like to learn more about.

1. _____
2. _____
3. _____



WHAT HAPPENS NEXT?

1. REVIEW
I'll take a look at your goals and run current numbers for your target areas and price range.

2. DISCUSS
We'll talk through your options, review the pros and cons, and make sure you're comfortable with the numbers.

3. CREATE A STRATEGY
You'll get a clear plan and next steps to help you move forward with confidence.