Get Real with Donna

Let's talk about your next move!

REAL EXPERIENCE GROUP

GUIDE REAL ESTATE

Forbes GLOBAL PROPERTIES



A GUIDE FOR FIRST-TIME HOMEBUYERS

Your First-Home Starting Plan

You don't need every answer to take the first step.

Your first home starts with a plan, not a perfect wish list. Get clear on your budget, your priorities, and the steps ahead.

From Roseville to Citrus Heights and Orangevale, we'll focus on a home that fits your everyday life—and leaves room in your budget to enjoy it.

Small Steps. Big Possibilities!

- ☑ Find a comfortable payment
- ☑ Plan your cash to close
- ☑ Explore financing options
- ☑ Choose your must-haves
- ☑ Take the next step with confidence

YOUR FIRST FIVE STEPS

KNOW YOUR BUDGET

Include taxes, insurance, utilities and upkeep.

MEET A LENDER

Review credit, income, savings and loan choices.

PLAN YOUR CASH

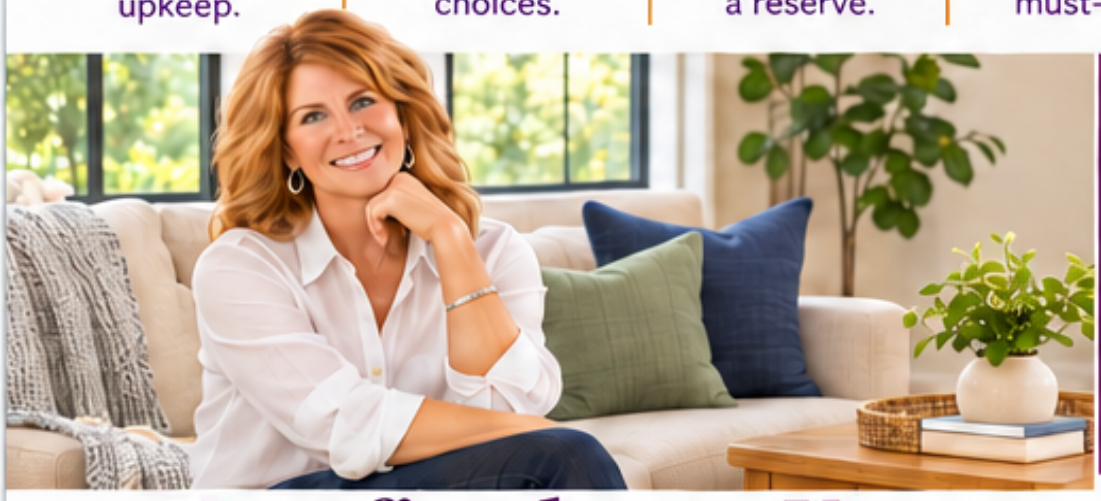
Down payment, closing costs, moving and a reserve.

FOCUS YOUR SEARCH

Choose areas, daily needs and true must-haves.

CHECK THE DETAILS

Review inspections, disclosures and insurance.



Did you know?

A lender's approval limit and your comfortable monthly payment may be different. Leave room for the life you want to live.

Your first home. Your next chapter.

Donna Chabrier • Your local REALTOR®

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General education. Loan eligibility and assistance vary. Verify details with a licensed lender. CA DRE #01429068

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Let's Make It Personal

Your First-Home Starting Worksheet

1 MY HOME GOALS

Preferred areas:

- ☐ Roseville ☐ Citrus Heights
- ☐ Orangevale ☐ Other _____

My top three must-haves: _____

_____

What I can compromise on: _____

Target move date: _____

2 MY COMFORTABLE BUDGET

Total monthly housing budget: _____

Utilities + maintenance allowance: _____

Savings available: _____

Estimated down payment + closing costs: _____

Moving costs + reserve after closing: _____

3 MY LENDER CONVERSATION

Lender / appointment: _____

Documents needed: _____

Loan options to compare: _____

Next action / date: _____

4 HELP WORTH EXPLORING

- ☐ Ask about down payment options
- ☐ Check assistance by exact address
- ☐ Confirm funding and eligibility
- ☐ Understand repayment and costs

Programs vary by city, county and lender. Availability is not guaranteed.

5 BEFORE I COMMIT

- ☐ Review inspections and disclosures
- ☐ Get an insurance quote
- ☐ Understand contingencies
- ☐ Compare the full monthly cost

6 MY QUESTIONS FOR DONNA

1. _____
2. _____
3. _____



WHAT HAPPENS NEXT?

1. TALK THROUGH YOUR GOALS

2. BUILD YOUR BUYING PLAN

3. START YOUR SEARCH

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Prepared November 2026 • General education • Resource: CFPB Owning a Home