

# WELCOME TO YOUR HOMEBUYER JOURNAL

THIS JOURNAL BELONGS TO:

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Congratulations, you've taken the first step and decided to buy a home! Use this journal to keep track of your home buying search. There is a place for you to take notes about your mortgage and the houses you want to see and the ones you see in person. You will also find graph paper, note paper and a real estate glossary.



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## ■ MY MORTGAGE ■

This section is for all your notes about your mortgage, conversations about your loan, closing costs notes, to-do's for your loan, etc.

SAMPLE



















“Where we love is home - home  
that our feet may leave, but not  
our hearts.”

-Oliver Wendell Holmes, Sr.

## ■ THE HOME SEARCH ■

This section is for keeping track of the homes you want to see and to fill in details about the houses you go see with your Realtor.

Take notes or just plain cross out the “no thank you” houses.

Address: \_\_\_\_\_ Price: \_\_\_\_\_

ML #: \_\_\_\_\_

Date of Visit: \_\_\_\_\_

Square Footage: \_\_\_\_\_ Taxes: \_\_\_\_\_

# of Bedrooms: \_\_\_\_\_ # of Bathrooms: \_\_\_\_\_

Go See In-Person:  yes  no

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SAMPLE





SAMPLE

“There is something permanent, and something extremely profound, in owning a home.”

-Kenny Guinn

## ■ MY HOME ■

Use this section for inspection notes, paint colors and things to remember once you leave the house and don't see it again until closing.

SAMPLE

**Notes & Reminders:**

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**Notes & Reminders:**

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SAMPLE

“The home should be the treasure chest of living.”

-Le Corbusier



## ■ RESOURCES ■

Use this section to write down referrals for contractors, inspectors and anyone house-related that you may need.

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Website:

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Contact:

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Phone:

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Email:

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**Notes & Reminders:**

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Company:

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Website:

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Contact:

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Phone:

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**Notes & Reminders:**

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Company:

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**Notes & Reminders:**

Notes & Reminders:

Handwriting practice lines (horizontal lines) for notes and reminders. The page is mostly obscured by a large, diagonal watermark reading "SAMPLE".

SAMPLE

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## GLOSSARY

**Adjustable Rate Mortgage (ARM):** A mortgage that provides for periodic changes in the interest rate, based on changing market conditions.

**Amortize:** To liquidate or extinguish (a mortgage, debt, or other obligation), especially by periodic payments to the creditor or to a sinking fund, to write off a cost of (an asset) gradually.

**Annual Percentage Rate (APR):** Annual percentage rate: the annual rate of interest; the total interest to be paid in a year divided by the balance due.

**Appraisal:** The act of estimating or judging the nature or value of something or someone. An estimate of value, as for sale, assessment, or taxation; valuation.

**Closing:** The final step in property purchase where the title is transferred from the seller to the buyer. At closing the seller receives payment for the property. Also known as settlement.

**Closing Costs:** Fees charged to a purchaser by a bank, lawyer, etc. For services related to a sale, a title search, an appraisal, etc. Any expenses over the purchase price of a house, land, etc., that is paid by the purchaser or seller at the completion of the sale.

**Contingency:** A clause in a purchase contract outlining conditions that must be fulfilled before the contract is executed. Both buyer and/or seller may include contingencies in a contract, but both parties must accept the contingency.

**Conventional Loan:** A private sector loan, one that is not guaranteed or insured by the U.S. Government.

**Deed:** A writing or document executed under seal and delivered to effect a conveyance, especially of real estate.

**Disclosures:** The release of relevant information about a property that may influence the final sale, especially if it represents defects or problems. "Full disclosure" usually refers to the responsibility of the seller to voluntarily provide all known information about the property. A seller found to have knowingly lied about a defect may face legal penalties.

**Earnest Money:** Money given by a buyer to a seller to bind a contract.

**Easement:** A right held by one property owner to make use of the land of another for a limited purpose, as right of passage.

**Escrow:** A contract, deed, bond, or other written agreement deposited with a third person, by whom it is to be delivered to the grantee or promisee on the fulfillment of some condition.

**Fannie Mae (FNMA):** A federally-chartered enterprise owned by private stockholders that purchases residential mortgages and converts them into securities for sale to investors; by purchasing mortgages, Fannie Mae supplies funds that lenders may loan to potential home buyers.

**Federal Housing Administration (FHA):** Provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family and multifamily homes including manufactured homes and hospitals.

**Fixed-Rate Mortgage:** A home mortgage for which equal monthly payments of interest and principal are paid over the life of the loan, usually for a term of 30 years.

**Freddie Mac:** Federal Home Loan Mortgage Corporation (FHLM); a federally chartered corporation that purchases residential mortgages, secures them, and sells them to investors; this provides lenders with funds for new home buyers.

**Lien:** The legal claim of one person upon the property of another person to secure the payment of a debt or the satisfaction of an obligation.

**Origination Fee:** A fee charged by a lender for evaluating and processing a loan application, usually a percentage of the face value of the loan.

**PITI:** Principal, interest, taxes, and insurance.

**Promissory Note:** A written promise to pay a specified sum of money to a designated person or to his or her order, or to the bearer of the note, at a fixed time or on demand.

**Rate Lock:** A commitment by a lender to a borrower guaranteeing a specific interest rate over a period of time at a set cost.

**Settlement Statement:** The HUD-1 Settlement Statement is a standard form in use in the United States of America which is used to itemize services and fees charged to the borrower by the lender or broker when applying for a loan for the purpose of purchasing or refinancing real estate.

**Title:** In property law, a title is a bundle of rights in a piece of property in which a party may own either a legal interest or equitable interest. The rights in the bundle may be separated and held by different parties. It may also refer to a formal document, such as a deed, that serves as evidence of ownership.

**Title insurance:** Insurance protecting the owner or mortgagee of real estate from lawsuits or claims arising from a defective title.

**Underwriting:** The process of analyzing a loan application to determine the amount of risk involved in making the loan; it includes a review of the potential borrower's credit history and a judgment of the property value.

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