Real Broker, LLC (NJ) | Real of Pennsylvania (PA)

Parisha Smith, Sales Associate | Homes by Smith & Co.

Office: 855-450-0442 | Cell: 215-834-3030



Your home money plan

A worksheet for a conversation, not a loan approval.

01 Your comfortable monthly number

Target housing budget: $_____ / month. Keep space for food, transport, debt, savings and everything else that matters to you.

02 Your full monthly housing cost

Principal + interest $_____ | Property taxes $_____ | Homeowners insurance $_____ | Mortgage insurance $_____ | HOA $_____ | Utilities + maintenance reserve $_____.

03 Your upfront cash

Available savings $_____. Down payment $_____. Closing costs + prepaid items $_____. Inspections $_____. Appraisal or other due-diligence costs $_____. Moving + setup $_____. Cash cushion after closing $_____. Ask which amounts are already included in the closing estimate to avoid double counting.

04 Before you choose a loan

Ask what the rate includes, whether it is locked, whether points are included, which costs can change and what mortgage insurance or program fees apply. Use a current written Loan Estimate.

05 Your questions for Parisha

What number feels comfortable? _____ What is still unclear? _____
What would help you take the next step? _____

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Make it your plan.

Take these questions into your next conversation.

My move timing

_____

My comfortable monthly budget

_____

What I want help understanding

_____

My next step

_____

Talk it through with Parisha.

Book a buyer or seller call

EDUCATION + SOURCES

CFPB: Loan Estimate explainer

CFPB: Figure out how much you want to spend

General educational guidance. Not a lender quote, loan approval or legal/tax advice. Requirements, costs, deadlines and program eligibility depend on your circumstances and contract. Confirm details with your lender, agent and other qualified advisers. Sources checked November 6, 2026.