The Family Home Buying Vision Workbook

A Guided Conversation Before You Buy a Home Together

Presented by Amy DeBusk

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MORTGAGE MADE EASY

Welcome

Buying a home together is about so much more than financing.

It's about creating a lifestyle where multiple generations can support one another, build wealth together, and create a home where everyone feels safe, valued, and connected.

Before touring homes or discussing loan options, I encourage every family to sit down together and complete this workbook. Some questions are easy. Others may start conversations you've never had before. That's exactly the point.

PART ONE: YOUR FAMILY VISION

Why are we buying a home together?

- ◻ Help our children become homeowners
- ◻ Care for aging parents
- ◻ Grandparents helping raise grandchildren
- ◻ Reduce monthly housing costs
- ◻ Build generational wealth
- ◻ Purchase a larger home together
- ◻ Buy acreage
- ◻ Build an ADU or family compound
- ◻ More time together
- ◻ Greater financial security
- ◻ Lifestyle improvement
- ◻ Other: ______________________________

____

What do you hope life looks like one year after moving in?

____

____

____

Ten years from now, what do you hope this decision has created for your family?

We'll know we made the right decision when...

PART TWO: DESIGNING YOUR HOUSEHOLD

Who will be living in the home?

Name	Relationship	Age	Full-Time	Part-Time
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐
			☐	☐

Family Pets

Pet Name	Dog / Cat / Other	Special Needs

What type of support are you hoping to create?

Children:

□ Grandparents helping with childcare
□ Before and after school care
□ Homework help
□ Transportation
□ Raising children around extended family
□ Other: ______

Aging Family Members:

□ Transportation
□ Meal preparation
□ Medication reminders
□ Daily assistance
□ Companionship
□ Aging in place
□ Preparing for future care
□ Other: ______

Supporting One Another:

□ Sharing expenses
□ Sharing household responsibilities
□ Emotional support
□ Building generational wealth
□ Creating a family legacy
□ More quality family time
□ Other: ______

PART THREE: YOUR DREAM HOME

Property Type

- □ Single Story
- □ Two Story
- □ Ranch
- □ Country Property
- □ New Construction
- □ Existing Home
- □ Acreage
- □ Horse Property
- □ Condo
- □ Townhome

Non-Negotiables:

____

____

____

Wish List:

____

____

____

PART FOUR: HOUSEHOLD RESPONSIBILITIES

Who will....

Cook? ______________________________

Grocery Shop? ______________________________

Clean? ______________________________

Pay Household Bills? ______________________________

Care for children? ______________________________

Help aging parents? ______________________________

Walk the dogs?

Feed pets?

Yard maintenance?

Coordinate repairs?

PART FIVE: FINANCIAL PLANNING

Who plans to be on the mortgage?

Who will contribute toward the down payment?

Who will contribute monthly?

Will anyone be selling a home? Yes / No

Possible Funding Sources

□ Savings
□ Sale of Home
□ Cash-Out Refinance
□ Home Equity Loan
□ HELOC
□ Gift Funds
□ Investments
□ Retirement
□ Other:

PART SIX: COMMUNICATION

Primary contact with Amy DeBusk Home Loans:

____

Who will:

- Communicate with the Realtor? ____________________
- Gather financial documents? ____________________
- Schedule showings? ____________________
- Coordinate inspections? ____________________
- Research neighborhoods? ____________________

Remember: Divide and conquer. Buying a home together becomes much easier when everyone has a role.

PART SEVEN: LOOKING TOWARD THE FUTURE

Could any of these happen over the next 10 years?

- ☐ Retirement
- ☐ Children moving out
- ☐ Grandchildren
- ☐ Parents needing additional care
- ☐ Working from home
- ☐ Building an ADU
- ☐ Family business
- ☐ More pets
- ☐ Another generation moving in
- ☐ Home expansion

PART EIGHT: FAMILY DISCUSSION

What excites you most about buying together?

What concerns you the most?

How can we make sure everyone feels heard?

What does home mean to you?

What kind of memories do you hope to create?

How will this home change your family's future?

What does building generational wealth mean to your family?

PART NINE: BEFORE YOU MEET WITH AMY

Please bring, if available

- ☐ Driver's License
- ☐ Pay Stubs
- ☐ Bank Statements
- ☐ Investment Statements
- Mortgage Statements
- ☐ Property Tax Bills
- ☐ Questions
- ☐ This Completed Workbook

Your Next Step

Schedule your complimentary Family Strategy Session with Amy DeBusk Home Loans.

Together we'll review your workbook, answer your questions, build your financing strategy, determine who should be on the loan, and create a customized roadmap for your family.

Please do not move money between accounts, sell investments, or make major financial decisions until we've had an opportunity to review your plan together.

Our Family Promise

We promise to communicate openly, listen respectfully, work together, and keep our shared vision at the center of every decision we make during this journey toward homeownership.

Family Signatures: