



ACROSS THE TABLE · FREE GUIDE

Know Thy Score

A 7-day homebuyer readiness reset, from Esther's conversation with LaTasha McDowell

Seven days. Your goals. Your next step.

LaTasha McDowell, Realtor

The McDowell Group, Keller Williams Town & Country



Is ownership your dream?

You get to choose what home means to you. Buying takes money, time and care. Start with your reason, before anyone else's timeline.

“Becoming a homeowner is walking into entrepreneurship.”

LATASHA MCDOWELL · 62:59

WRITE IT DOWN

YOUR NOTES

Why I want to own a home

What ownership will ask of me

What I want my daily life to feel like

What I need before I feel ready

A decision you can revisit

Buying, renting and waiting can each fit a season of life. This week is for learning what fits yours.



Read your reports first.

Pull your free credit reports at annualcreditreport.com. A report lists your credit history. A score is a number based on that history. Free reports do not necessarily include a score.

- ☐ Check your name, addresses and accounts. Mark anything you do not recognize.
- ☐ Review balances, payment history and account status for errors.
- ☐ For an error, contact the credit bureau and the company that supplied it. Keep copies of your dispute and supporting records.
- ☐ Ask a lender which scores they use and what your next step could be. A score you see elsewhere may differ.

WRITE IT DOWN

YOUR NOTES

Reports requested and date

Account or item to check

Why it looks wrong and proof I have

Who I contacted and when

Follow-up date and result



Keep reports in a safe place. Do not write full account numbers or Social Security numbers in this guide.

Count the whole home.

The loan payment is one part. Use local estimates for a home you might buy. Ask who gave each number and what it includes.

MONTHLY COST	YOUR ESTIMATE
Loan payment: principal and interest	
Property taxes: monthly share	
Home insurance and any separate coverage	
Mortgage insurance, if required	
HOA or condo dues, if any	
Routine maintenance set-aside	
Repair reserve set-aside	
Utilities and other home costs	
Total monthly home cost	

If a quoted payment already includes taxes or insurance, separate them or count them only once. Ask how taxes, insurance and dues could change. Maintenance is planned care; a repair reserve is cash for things that break.

Does it fit your life?

Take-home income: _____

Other bills, debt payments and savings: _____

Income left after all home and life costs: _____

For you, in this season.

Compare the same area, home needs and time frame. Use real estimates. Costs can change with either choice.

COMPARE	RENTING	OWNING
Monthly housing cost, including utilities		
Upfront cash needed		
Who handles repairs, and what I pay		
How easily I can move		
Time I can give to home care		

Renting

Rent pays for housing. Check your lease for rent changes and repair duties.

Owning

You may build equity. Values can fall, and repairs, taxes and insurance can change. Keep room for other goals.

Right now, I lean toward: _____

One thing I still need to learn: _____



You deserve a clear explanation.

LaTasha compares asking homebuying questions to a doctor visit. Write your questions before you meet. Ask for plain words and a clear next step.

“So you need that person to explain it to you so you can understand it.”

LATASHA MCDOWELL · 51:33

A lender

Reviews your loan options, documents and costs. Ask how the payment fits your full budget, beyond what you may qualify to borrow.

A real estate agent

Explains the search, offer, contract and deadlines. Ask who they represent, what services they offer and how they are paid.

WRITE IT DOWN

YOUR NOTES

Lender I will interview and contact date

Agent I will interview and contact date

What I want explained before I sign

A question I will ask again if I am unsure

You can begin with a conversation. You do not have to know every term first. Choose people who welcome your questions.

Take these to your meetings.

Ask each person to explain an answer you do not understand. Use the blank column to note the answer or a follow-up.

ASK THE LENDER

NOTES

Which loans might fit my needs, and why?

What cash would I need for the down payment and closing?

What is included in the monthly payment, and what can change?

Which score do you use, and what should I work on?

What assistance could I ask about, and would I repay it?

ASK THE AGENT

NOTES

Who do you represent, and how are you paid?

What agreements, fees and deadlines should I understand?

How will you help me compare homes and repair needs?

Tell me about a hard problem you helped a buyer solve.

End with a next step

What I will do next: _____

Who will follow up, and by what date: _____

Give readiness a date.

This is a plan to learn and prepare. It is not a promise to buy in 90 days.

WHEN	MY ACTION	DONE / NEXT DATE
Days 1 to 30: get clear		
Days 31 to 60: build my plan		
Days 61 to 90: review my choices		

One habit I will practice each week: _____

My next check-in date: _____

KEEP GOING

FREE TOOLS thebrokerstable.com/tools/

EPISODE FEATURE [Read Esther's conversation with LaTasha](#)

ManyChat keyword: SCORE. Keep this word handy for The Broker's Table's guide request.

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the Table conversation.

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