Step One:
Am I ready *to buy?*

A honest guide to help you figure out where you stand — and what comes next.



Zeb & HeatherNicholson

Real Estate for Real Life

BecauseItsHuman.com

Your guide. Your agent. *Your move.*

Hi, we're Zeb & Heather Nicholson — and we put this guide together for you because buying a home is one of the biggest decisions you'll ever make. You deserve to feel informed, prepared, and confident before you ever take the first step.

Whether you're ready to jump in or just starting to explore the idea, this guide will help you get honest with yourself about where you stand — and show you exactly what the process looks like with the right person in your corner.



This guide was built to help you:

Know Where You Stand
Get honest with yourself about where you are financially and emotionally — so you can move forward with confidence.

Understand the Process
From pre-approval to closing day, we break down exactly what to expect so nothing catches you off guard along the way.

Feel Supported Every Step
Learn what your realtor actually does for you — and how having the right person in your corner changes everything.

Big Questions

There's no wrong answer here — this is just about getting honest with yourself before you dive in.

01 FINANCIALLY



- Do I have a stable income and feel confident in my job security?
- Do I have savings set aside for a down payment and closing costs?
- Is my debt manageable and my credit in good shape?
- Do I have an emergency fund separate from my home savings?

02 PRACTICALLY



- Do I have a clear idea of what I need vs. what I want in a home?
- Am I planning to stay in this area for at least 3-5 years?
- Do I understand the additional costs of homeownership beyond the mortgage – like taxes, insurance, and maintenance?

03 EMOTIONALLY



- Am I ready for the responsibility that comes with owning a home?
- Do I feel excited about this decision or am I feeling pressured into it?
- Am I doing this for the right reasons and on my own timeline?

If you answered yes to most of these — you might be closer than you think. If you're still working on a few — that's okay too. That's exactly what we're here for.

The Checklist

Think of this as your pre-game warmup. The more of these you can check off, the more prepared you'll be when the right home shows up.

01 FINANCIAL READINESS

- □ I know my credit score and it's in good standing
- □ I've started saving for a down payment (3-20% depending on loan type)
- □ I have closing cost savings set aside (typically 2-5% of the purchase price)
- □ I have an emergency fund separate from my home savings
- □ My monthly debts are manageable and I know my debt-to-income ratio

02 PRACTICAL PREPARATION

- □ I've been pre-approved or I'm ready to start the process
- □ I have a clear list of must-haves vs. nice-to-haves
- □ I've thought about the areas or neighborhoods I'm interested in
- □ I understand there are costs beyond the mortgage – taxes, insurance, maintenance

03 AGENT READY

- □ I have a trusted realtor in my corner
- □ I know I don't have to figure this out alone

You don't need to check every single box before reaching out. That's what we're here for — let's figure out the rest together.

What to Expect

Get Pre-Approved

Before you fall in love with a home, know what you can actually afford. A lender will review your income, credit, and savings and give you a clear budget to work with. This is the step that makes everything else possible.

Find Your Agent

This is where I come in. Having the right person in your corner from the start means you have someone to guide strategy, negotiate on your behalf, and make sure nothing falls through the cracks.

Start Your Search

We tour homes, refine your priorities, and narrow in on what you're really looking for. Sometimes you know it when you see it — and sometimes the search teaches you something new about what you actually want.

Make an Offer

When the right home comes along, we move. I'll help you craft a competitive offer and negotiate the best possible terms — price, repairs, closing costs, and more.

Under Contract

This is the busy stretch. Inspection, appraisal, loan processing, and a lot of behind-the-scenes coordination. I'll keep you informed every step of the way through Deal Pipeline — you'll always know exactly where things stand.

Closing Day

You sign, you get your keys, and you become a homeowner. This is the moment everything has been building toward — and it's worth every step to get here.

The timeline from offer to close is typically 30-45 days — but preparation before that is what makes it smooth and stress-free.

What we *Actually* Do For You

Buying a home isn't just about finding a house you love. It's about navigating contracts, deadlines, negotiations, inspections, appraisals, and a hundred small decisions that can have big consequences if you get them wrong. That's where we come in.

🔍 WE KNOW THE MARKET

We run a Comparative Market Analysis so you know exactly what homes are worth in your area — so you never overpay and always make an informed offer.

📋 WE HANDLE THE DETAILS

Contracts, contingencies, deadlines, and paperwork — we make sure nothing gets missed and everything gets done right.



💬 WE NEGOTIATE FOR YOU

From purchase price to repair requests to closing costs — we advocate for your best interests at every turn.

📲 WE KEEP YOU IN THE LOOP

Through every stage of the process you'll always know what's happening, what's next, and what we need from you. No chasing us down for updates — ever.

We're In Your *Corner*

From our first conversation to closing day, my job is to make this process feel as smooth, informed, and stress-free as possible for you.

Next Steps

You made it to the end of the guide — which tells us you're serious about this. Here's what to do next.

WHERE DO YOU LAND?

ALMOST READY

You checked most of the boxes and you're feeling good about the direction you're heading. Let's start the conversation and build a plan around your timeline.

GETTING THERE

You're still working on a few things but you can see the finish line. Reach out and let's map out exactly what it's going to take to get you there.

JUST EXPLORING

You're not sure yet and that's completely okay. The best time to talk to a realtor is before you think you need one. Let's just have a conversation – no pressure, no commitment.

WHEREVER YOU ARE, THE NEXT STEP IS THE SAME....



Reach out. Let's talk. We'll meet you exactly where you are and help you figure out what makes sense for your situation — whether that's starting your search tomorrow or building a 6-month plan to get there.

We'll keep you informed, supported, and confident every single step of the way.
That's our promise to you.

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