

Buy Now or Keep Looking?

A Murfreesboro Home + Everyday-Life Decision Page

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Date: _____ Home A: _____ Home B / alternative: _____

My likely time in this home: _____ My comfortable monthly housing budget: _____

Use UNKNOWN until verified. A lender's approval does not replace your own budget. This sheet does not calculate eligibility or recommend a loan. Use it to organize a conversation.

Test	Home A	Home B / alternative	Evidence / next step
NUMBERS Full payment + separately paid housing costs. What is already included? Avoid counting escrow twice.			
CUSHION Cash still needed to close/move; savings left afterward. Use lender's net cash-to-close, not down payment twice.			
TERMS Price/credits/repairs/timing. Which request solves my problem? What tradeoff or restriction applies?			
STAYING POWER Likely stay, possible job/move changes, maintenance readiness, eventual selling costs.			
TUESDAY TEST Try actual commute + ordinary errand at relevant times. Record time and date; do not assume map proximity equals convenience.			
ENJOYMENT One weekly activity I value; actual access, hours and cost. Does the home make it practical?			

My three non-negotiables: _____

What would need to be true for buying now to fit?

What would make waiting or choosing another home better?

Next step (circle): READY TO EXPLORE / RESOLVE AN UNKNOWN / KEEP LOOKING

One question to resolve: _____

Who / document / real-world test: _____ By when: _____

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General educational planning aid. No price, financing or future-value guarantee. Sources and current market context appear in the companion article. Applies to resale and newly built homes; use property-specific documents.