NLC REALTY · DARK HORSE GROUP
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FOR HOME BUYERS

Homebuyer Workbook

EMPOWERING YOUR HOME SEARCH — 2026

Hey there! I'm Nehemias Lugo-Cheverez. This workbook pairs the essentials of home buying with real, fillable worksheets — print it, work through it, and bring it to our first meeting. It'll make your whole search faster and sharper.

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GETTING STARTED

10 Benefits of Homeownership

1. Build Net Worth Through Equity
Your mortgage payments build equity in your property — a financial asset that can grow over time.

2. Stability
Control your living environment without worrying about rent increases or being forced to move.

3. Tax Benefits
Homeowners often qualify for deductions on mortgage interest and property taxes — confirm specifics with your tax advisor.

4. Make It Your Own
Freedom to personalize and modify your space, from remodeling the kitchen to a backyard garden.

5. Long-Term Investment
Real estate generally appreciates over time, especially in a growing market.

6. Sense of Community
Homeownership often builds a deeper connection to your neighborhood and neighbors.

7. Predictable Monthly Payments
A fixed-rate mortgage keeps your payment consistent — protection against rising rents.

8. Build a Legacy
A tangible asset you can pass down to your family.

9. Improved Credit
Consistent, on-time mortgage payments can positively impact your credit score.

10. Pride of Ownership
A space that’s truly yours — a meaningful personal milestone.

Best Practices for House Hunting

1

Don’t Go Unrepresented

A skilled agent guides you through the process, negotiates on your behalf, and protects you from risk.

2

Review & Execute REALTOR® Disclosures

Following the 2024 NAR settlement, you’ll sign disclosures with your agent before touring homes — this clearly outlines expectations, relationship, and compensation.

3

Understand Total Costs

Mortgage, property taxes, insurance, HOA fees, and utilities all factor into your real monthly budget — ask about property-specific expenses too.

4

Get Pre-Approved

Pre-approval sets your budget and shows sellers you’re serious. I can recommend lenders to help you get started early.

5

Set Priorities

Define your must-haves and how your lifestyle should shape your search before we start touring.

6

Research Neighborhoods

Schools, amenities, commute, HOA bylaws, and future development can all affect your experience and your investment.

WHY WORK WITH ME

A guide, an advocate, a steady hand.

Expert Guide

I help you avoid costly mistakes and navigate paperwork, disclosures, and jargon with ease.

Personal Advocate

I negotiate price, repairs, and possession dates to get you a favorable agreement — and stay your steady rock through the emotional moments.

How I find your perfect home

MLS Search

Real-time alerts across hundreds of MLS systems

Builder Access

Relationships with builders on new construction

Off-Market

Pre-market & private-sale opportunities

FSBO & Expired

For-sale-by-owner and recently expired listings

GOOD TO KNOW

The Updated Process for Real Estate Transactions

New industry-wide practices ensure transparency and clarity in buying and selling homes across the U.S. Here's how they benefit you as a buyer:

Written Agreement Before Touring

We'll establish a clear, written agreement outlining compensation before we start touring homes together — full transparency from the start.

Direct Compensation Payments

Compensation is now handled directly between buyer/seller and their agents — simpler, and tailored to your best interests.

No Offers of Compensation on MLS

Buyer-agent compensation is no longer listed on the MLS, keeping you fully informed of every financial detail in your transaction.

STARTING ON THE NEXT PAGE

Worksheets for your search — and your move

Print the following pages and fill them in as you go: what you need vs. want, a neighborhood scorecard, a property analysis for every showing, a moving-week countdown, a full moving checklist, and a maintenance plan for your first year as a homeowner.

WORKSHEET 1

Needs vs. Wants Checklist

HOME FEATURES

FEATURE	NEED	WANT	NOTES
Number of Bedrooms	____	____	
Number of Bathrooms	____	____	
Open Floor Plan	____	____	
Updated Kitchen	____	____	
Outdoor Space (Yard, Patio, etc.)	____	____	
Garage	____	____	
Basement	____	____	
Home Office	____	____	

LOCATION FEATURES

FEATURE	NEED	WANT	NOTES
Proximity to Work	____	____	
Near Public Transportation	____	____	
Nearby Shopping/Restaurants	____	____	
Quiet Neighborhood	____	____	
Access to Parks and Recreation	____	____	

SPECIAL CONSIDERATIONS

FEATURE	NEED	WANT	NOTES
Single Story	____	____	
Accessibility Features	____	____	
New Construction	____	____	
Energy Efficiency	____	____	
Smart Home Features	____	____	

WORKSHEET 2

Neighborhood Analysis

Use this to evaluate each neighborhood you consider — commute, schools, and everyday amenities.

PROXIMITY TO WORK & DAILY COMMUTE

SCHOOL DISTRICT QUALITY

AMENITIES & LOCAL SERVICES

WORKSHEET 3

Property Analysis

Address:

Bedrooms:

Bathrooms:

Sq Ft:

- ☐ Move-in Ready
- ☐ Updates Needed
- ☐ Needs Renovations

Pros

Cons

WORKSHEET 4

Moving Coordination Countdown

5 WEEKS BEFORE

Declutter and gather mover estimates. Start a moving binder. Notify your landlord or begin selling your current home.

4 WEEKS BEFORE

Pack seldom-used items. Notify the post office, utilities, and subscriptions. Arrange school records transfer if needed.

3 WEEKS BEFORE

Confirm movers or truck rental. Plan any repairs or cleaning needed for a deposit return.

2 WEEKS BEFORE

Finalize dates, confirm utility transfer, and prepare an essentials box.

7 DAYS BEFORE

Pack remaining items, label every box, confirm mover contract and payment, set up mail forwarding.

MOVING DAY

Final walkthrough, oversee loading, confirm your new home's utilities are on and ready.

WORKSHEET 5

Final Moving Checklist

PRE-MOVE PREP

- ☐ Create a moving timeline
- ☐ Budget for moving expenses
- ☐ Gather important documents
- ☐ Hire a moving company
- ☐ Notify landlord or prepare to sell

DECLUTTER & DONATE

- ☐ Donate unused items
- ☐ Host a sale (garage/online)
- ☐ Dispose of hazardous materials
- ☐ Arrange bulk trash pickup
- ☐ Sort: keep, donate, sell, discard

FIRST NIGHT BOX

- ☐ Toiletries & personal care
- ☐ Basic kitchen supplies
- ☐ Bedding & linens
- ☐ Chargers & electronics
- ☐ Change of clothes

PACKING SUPPLIES

- ☐ Tape & dispenser
- ☐ Furniture pads & blankets
- ☐ Bubble wrap & packing paper
- ☐ Labels & color-coded stickers
- ☐ Various box sizes

ESSENTIAL DOCS & VALUABLES

- ☐ Passports, SS cards, etc.
- ☐ Secure jewelry & valuables
- ☐ Documents binder
- ☐ Back up files digitally
- ☐ Carry these on moving day

POST-MOVE

- ☐ Inspect for damages
- ☐ Arrange necessary repairs
- ☐ Unpack remaining items
- ☐ Register vehicle (new state)
- ☐ Explore your new neighborhood

WORKSHEET 6

New Homeowner Maintenance Checklist

Seasonal HVAC
Change air filters. Inspect/clean ducts. Clear debris around the outdoor unit.

Roof & Gutters
Trim overhanging branches. Clean gutters & downspouts. Ensure drainage away from the foundation.

Plumbing
Clean faucet aerators & showerheads. Check for leaks under sinks. Inspect washer/dishwasher hoses.

Exterior
Touch up paint on siding & trim. Seal gaps around windows/doors. Pressure wash siding & driveway.

Safety & Security
Test smoke & CO detectors. Check fire extinguishers. Check locks. Inspect outdoor lighting.

READY TO START YOUR SEARCH?

Let’s find your home.

Bring this workbook to our first meeting — it’ll make everything that follows faster and clearer.

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