SAMPLE TEMPLATE: NOT A COMPLETED DOCUMENT

The Home Buyer Brief

A tool for aligning your vision and communicating it clearly to your search team

How to use this: work through it with a financial advisor first, to make sure your numbers and structure are sound. Share it with your real estate agent from the very start of your search. Bring it to your lender once you're ready to get pre-approved.

1. The Family

Who you are, and what you're building

Household

Who's in the family now, and who might join in the years this home needs to serve.

Current Home (if applicable)

Address, size, approximate value, and how the sale of this home fits into your timeline.

Time Horizon

Is this a stepping stone, a 5–7 year home, or a 10–20 year home?

Work & Commute Needs

Remote, hybrid, in office, and what each person actually needs from the home to work well.

Family Access

Where do the people you want nearby actually live?

2. Financial Position

Budget, approach, and sequencing, directional, not exhaustive

Target Price Range	Ceiling	Hard Closing Deadline (if any)

Down Payment & Funding Approach

Cash, investment sales, financing tools under consideration. Directional, not itemized.

Financing Status

Pre-approved? Conventional, jumbo, other?

Sequencing

Buying before selling, selling before buying, or something else, and how you're bridging the gap.

A note for your team: if your financial position is already clear and decided, say so directly. It lets your agent focus on finding the right home rather than managing financial uncertainty.

3. What You're Looking For

Must-haves, nice-to-haves, and hard avoids

Must-Haves	Nice-to-Haves
–	–
–	–
–	–
–	–

Hard Avoids

–

–

–

Condition Comfort

Move-in ready, light cosmetic updates, or open to renovation, and where the line is.

Neighborhood Feel

What does the right neighborhood feel like when you're standing in it? Be specific. This is a filter, not a preference.

4. The Floor Plan

The room program: how the space actually needs to work

List the spaces your household actually needs, and what each one has to accomplish. Be as specific as the example below.

Room / Space

What it needs to accomplish

Room / Space

What it needs to accomplish

Room / Space

What it needs to accomplish

An example of a real critical test: “Stand in the home office with the door closed. Can you hear the rest of the house? If yes, the layout doesn’t work.” This is the kind of specific, functional test that helps an agent instantly rule homes in or out. What’s yours?

5. Target Neighborhoods

Where you're looking, and why

List the neighborhoods on your active search list, in rough priority order.

#	Neighborhood	Schools	Key Notes
1			
2			
3			
4			
5			

6. For Your Agent

What to send, and what to skip

Send When You See	Please Skip
–	–
–	–
–	–
–	–

Closing note to your team: A clear brief isn't restrictive. It's a gift. It means fewer wasted showings, faster alignment, and better decisions once the right home appears. The goal is not a perfect document. The goal is shared clarity, communicated well.

About This Template

This template was created by Derek S. Pantele, CFP®, CFA, founder of Affinity Financial, based on the framework he and his wife used during their own home search. It's shared as a free resource for anyone preparing to buy a home. Read the companion article, ***Turning Vision Into Action***, for the full story behind this tool.

Affinity Financial is a wealth management practice for professionals and families navigating major life decisions like this one. Learn more at **affinity.financial**.

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