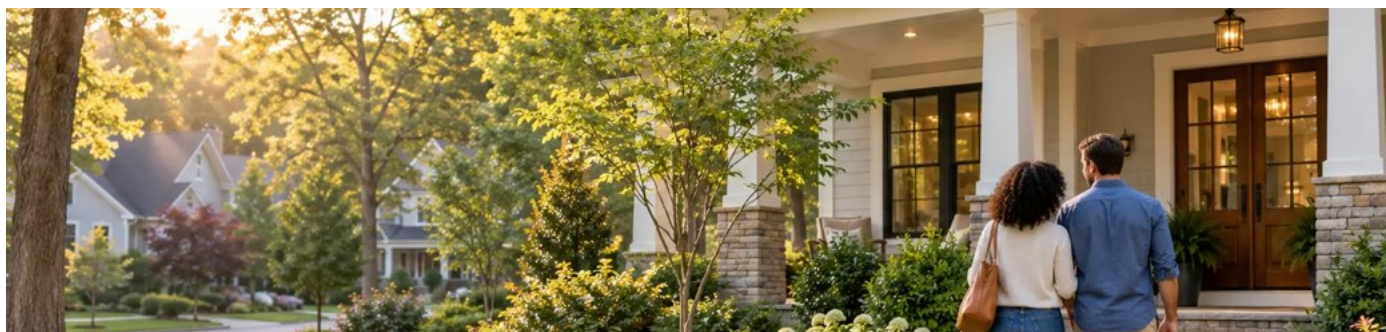


Your homebuying playbook

A clear plan from the first conversation to the keys.



START HERE / BUYING

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- 03 Prepare before you make an offer
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Plain-language explanations. A practical worksheet. Room for your questions.

NORTH CAROLINA / SEPTEMBER 2026 EDITION

Make the home fit your life

A useful plan begins with the life you want to keep living after the purchase.

Name your non-negotiables

Write down the things a move must improve: your commute, room for family, accessibility, or space to work. Separate needs from preferences. That list keeps a compelling listing from becoming an expensive detour.

Set a personal payment ceiling

Work backward from take-home income and actual spending. Include childcare, debt payments, food, transportation, savings and irregular expenses. The amount you feel comfortable spending can be lower than the amount a mortgage review supports. ¹

Protect the money you need later

Decide how much cash should remain available after closing. Consider moving costs and a repair cushion separately from the down payment. Ask Unity to show how different down payments affect both the payment and cash left over.

Planning decision	Write down before shopping
Monthly comfort range	A payment you can carry and still save
Cash boundary	The amount you can use without exhausting reserves
Timing	Your target move and any lease or sale deadline

TAKE THIS INTO YOUR NEXT CONVERSATION

Tell your real estate agent your comfort range even if the pre-approval amount is higher.

Prepare before you make an offer

A pre-approval is a checkpoint. Ask what has actually been reviewed.

Understand the conditions

A pre-approval is based on information and assumptions; it does not guarantee final financing. Ask which documents were reviewed, what remains unverified, and when information must be refreshed. Different providers use the terms prequalification and pre-approval differently. ²

Prepare a complete document packet

Common requests include identification, recent pay and income records, asset statements and information about existing debts. Self-employment, gifts and other income can call for additional records. Your personal list may differ. ³

Make a short decision record

At the end of the conversation, write down the proposed financing path, remaining questions, and one next action. A written recap is much more useful than trying to remember every detail during a home tour.

- ☐ Ask how credit will be checked and what consent is needed.
- ☐ Ask how a different property type could affect the plan.
- ☐ Confirm where to send documents securely.
- ☐ Keep copies of the records already provided.

TAKE THIS INTO YOUR NEXT CONVERSATION

A complete pre-approval discussion should explain what could still change.

Read the costs as one picture

Compare the whole financing proposal before choosing a loan.

Separate payment from ownership cost

Principal and interest repay the loan. Taxes, homeowners insurance and any mortgage insurance can increase the payment. HOA dues, flood insurance, utilities and repairs may sit outside it. Label what is included and what you pay separately.⁴

Separate down payment from cash to close

Cash to close can reflect down payment, loan and settlement charges, prepaids, initial escrow deposits, and credits for amounts already paid. Do not count contract deposits twice when planning. Ask for an explanation if a figure differs from your expectation.⁴

Compare the same scenario

Use matching loan amounts, terms, product types and rate-lock assumptions when possible. Ask why two proposals differ. A lower payment can result from a longer term or a different upfront cost, so it is not enough to compare one headline number.

Ask about	Why it matters
Rate and points	Upfront cost can change the rate
Taxes and insurance	Estimates may change as details are verified
Remaining cash	Closing should leave a workable ownership budget

TAKE THIS INTO YOUR NEXT CONVERSATION

Ask: Which numbers are confirmed, which are estimates, and what could change them?

Keep the purchase moving

Clear ownership is especially useful after your offer is accepted.

Build one shared milestone list

Record the contract deadlines, inspection plans, valuation status, insurance needs and target closing. Agree who is responsible for each next step. Avoid treating a target date as a guarantee before financing and property conditions are resolved.

Raise changes early

Tell your mortgage team before opening credit, changing jobs or moving significant funds. Ask what documentation a change needs. If a request is difficult to meet, explain the obstacle before its deadline rather than waiting until the file stalls.

Understand North Carolina contract money

Under commonly used North Carolina contracts, due diligence fees and earnest money have different purposes and refund rules. Due diligence fees are generally nonrefundable except as the contract or law provides. Ask your agent and attorney to explain your specific agreement before paying.⁵

Review the final numbers

Compare your Closing Disclosure with your latest Loan Estimate and ask about changes before signing. For covered transactions, the disclosure is generally received at least three business days before consummation. Confirm your timing with the closing team.⁶

TAKE THIS INTO YOUR NEXT CONVERSATION

Before transferring closing funds, confirm instructions through a trusted, independently established phone number.⁷

Your purchase plan

Print this worksheet and bring it to your first mortgage conversation. Keep personal account numbers and identity information off this sheet.

Target move date / lease deadline

Comfortable total monthly housing payment

Cash available for purchase / cash to keep in reserve

Property priorities and expected location

Financing questions still open

Milestone	Action / owner	Target / status
Pre-approval review		
Contract and inspection dates		
Valuation and insurance		
Final documents and verified funds		

What is our next milestone? / Who owns the next action? / When should we check in again?

Print and write, or fill in with a compatible PDF reader. Save your completed copy privately.

Keep learning. Ask clearly.

Use these references to explore a question further, then ask how it applies to your transaction.

[01 CFPB | Preparing to shop](#)

[02 CFPB | Get a preapproval letter](#)

[03 CFPB | Create a loan application packet](#)

[04 CFPB | Loan Estimate explainer](#)

[05 NC Real Estate Commission | Due diligence fees](#)

[06 CFPB | Closing Disclosure explainer](#)

[07 CFPB | Mortgage closing scams](#)

References reviewed September 7, 2026. Source links are clickable. Program requirements and individual circumstances can change. These organizations do not endorse Unity Mortgage Group.

Bring your questions to Unity.

Jason Hill | 919-352-8938

jason.hill@unitymortgagegroup.com

218 E. Main St., Suite 223, Clayton, NC 27520

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