

TOMAJOHNSONREALTOR.COM

THE HOMEBUYER'S WORKBOOK — TO SOUTHWEST — RIVERSIDE

Everything You Need to Know — and Work Through —
Before Buying in Temecula, Murrieta, and Beyond



TOMA JOHNSON

PROFESSIONAL REAL ESTATE EXPERT

COMMUNITIES I SERVE

TEMECULA • MURRIETA • MENIFEE •
LAKE ELSINORE • WILDOMAR •
FALLBROOK

BY TOMA JOHNSON, REALTOR

(951) 215-6425

WWW.TOMAJOHNSONREALTOR.COM

Toma Johnson

REALTOR

CA DRE 02056291

Rise Realty

Call/Text: (951) 215-6425

Email: Toma@TomaJohnsonRealtor.com

LINK IN BIO



Welcome Letter from Toma

Buying your first home is exciting — but it can also be a little intimidating. That's why this workbook exists.

It's not just a guide — it's a place to write, reflect, and organize your thoughts as you move forward. I've filled it with practical advice, local insight, and space for you to capture everything from your goals to your favorite neighborhoods. This way, when it's time to make decisions, you'll feel prepared and confident.

Let's make this move your best one yet.

— Toma Johnson

Temecula REALTOR, proud dad of two
Chaparral High grads!

What Are My Home Goals?

Why am I buying a home? (check all that apply):

- I'm tired of renting
- I want more space
- I want to build equity
- I'm relocating
- I want to invest in real estate
- Other: _____

My Must-Haves vs. Nice-to-Haves:

Must-Have:

Nice-to-Have:

Ideal Move-In Timeline: _____

Budget Range: \$_____ to \$_____

7 Steps to Buying Your First Home

1. Talk to a lender — Get pre-approved to define your budget.
2. Meet with your agent — Set goals, expectations, and outline next steps.
3. Tour homes — Evaluate what fits your lifestyle and budget.
4. Make a strong offer — Craft offers based on data and strategy.
5. Complete inspections & appraisal — Protect your investment.
6. Finalize your loan — Work with lender to meet conditions.
7. Close & get your keys! — Welcome home!



NOTES & QUESTIONS:

Comparing Neighborhoods

City	Price Range	Commute	School Rating	Vibe / Notes
------	-------------	---------	---------------	--------------

Temecula				
----------	--	--	--	--

Murrieta				
----------	--	--	--	--

Menifee				
---------	--	--	--	--

Wildomar				
----------	--	--	--	--

Fallbrook				
-----------	--	--	--	--



Top 3 Neighborhoods I Liked:

1.

2.

3.

Monthly Budget Snapshot

Fill this out with your lender or agent:

- Mortgage: \$_____
- Property Taxes: \$_____
- Homeowners Insurance: \$_____
- HOA (if any): \$_____
- Utilities Estimate: \$_____
- Emergency Repairs Savings:
\$_____

Estimated Monthly Total: \$_____

First-Time Buyer Myths — Debunked

- Myth: I need 20% down. Truth: Many buyers qualify with 3% — or even 0% with VA loans.
- Myth: I should wait for rates to drop. Truth: Timing the market is risky. The right time is when YOU are ready.
- Myth: Zillow shows everything. Truth: Not always. I have access to off-market and pre-listed homes.

 **My Questions or Fears:**

Lender Interview Worksheet

Lender 1 Questions:

What loan types do I qualify for?

What's my estimated monthly payment?

What are my closing costs?

Can I get a pre-approval letter?

Anything I should improve before buying?

Lender 2 Questions:

What loan types do I qualify for?

What's my estimated monthly payment?

What are my closing costs?

Can I get a pre-approval letter?

Anything I should improve before buying?

Let's Get You Home — Next Steps

You've done the research — now let's take action.


 **Download the Full First-Time Buyer**

Checklist [[click here](#)].

 **Schedule Your Free Buyer Consultation**

[[click here](#)]

 **Call or Text Me Anytime: (951) 215-6425**

 Use this workbook when we meet — I'll walk you through everything and help you move forward with confidence.