



REPORT 2 OF 2 | COMPLETE STRATEGY PACKAGE

Your Complete Homeownership Strategy Package

A full premium assessment with detailed analysis, safeguards, worksheets, professional questions, and a personalized 90-day roadmap.

PREPARED FOR	Jordan Taylor (Sample)
REPORT DATE	August 30, 2026
UNIQUE REPORT ID	HM-72-ST
TARGET MARKET	Atlanta, Georgia

FULL REPORT | Read after the Quick Decision Brief

Your Personalized Readiness Blueprint™

This assessment is built around your specific combination, not a generic score.

CURRENT POSITION

Creative Buyer™ | HomeMatch Index™ 72

HOUSING BASELINE	MARKET STEP-UP
\$1,650 per month The payment and affordability reference already proven through lived experience.	\$200 per month The entered rent difference before taxes, insurance, repairs, utilities, and reserves.
TARGET HOME	PRIORITY GAP
2 bed / 2 bath in 30318 A focused property profile for meaningful price, rent, and condition comparisons.	Credit flexibility Improve the priority without losing sight of reserves, payment stability, and deal quality.

What this combination suggests

The strongest next move is not the fastest available property. It is the best verified opportunity that fits the complete profile and leaves a credible path from entry terms to stable ownership.

Your strategy should improve the weakest link while preserving affordability, emergency reserves, payment consistency, and the ability to walk away from unsafe terms.

Your 9-Number HomeMatch Code™

The visual grid makes your profile easy to remember. Each number below also receives a deeper definition on the following page.

01 642 Credit score	02 11 months Buying timeline	03 \$1,650 Current monthly rent
04 \$8,500 Available down payment	05 13121 County / FIPS code	06 30318 ZIP code
07 \$891,000 Landlord's Retirement Fund™	08 2 bed / 2 bath Desired home size	09 \$1,850 Average market rent

Your Nine-Number Profile

These inputs are interpreted together. No single number defines readiness; the combination reveals your most practical path and the risks that deserve attention.

INPUT	SAMPLE VALUE	STRATEGIC INTERPRETATION
Credit score	642	Below many prime thresholds, but potentially workable for alternative structures and improvement planning.
Buying timeline	11 months	Enough runway to improve documentation, reserves, and negotiating strength.
Current rent	\$1,650	Provides a real-world affordability anchor, not an automatic future payment target.
Available down payment	\$8,500	Useful leverage, but only after preserving reserves and closing-cost capacity.
County / FIPS code	13121	Identifies the target county for market, ownership, and public-record research.
ZIP code	30318	Narrows the target area for inventory, pricing, rent, and neighborhood comparisons.
Landlord's Retirement Fund™	\$891,000	Illustrates the lifetime potential rent paid through the assessment horizon at the current monthly rent.
Desired home	2 bed / 2 bath	A focused search profile improves comparison quality and negotiation speed.
Average market rent	\$1,850	Supports a disciplined comparison between renting, ownership costs, and proposed creative terms.

The Landlord's Retirement Fund™

THE FINANCIAL CENTERPIECE OF YOUR ASSESSMENT

The full report repeats these numbers intentionally. They connect the monthly rent decision to its potential long-term total.

5 YEARS	10 YEARS	20 YEARS
\$99,000	\$198,000	\$396,000
LIFETIME POTENTIAL TOTAL RENT PAID		
\$891,000		

Use these figures to create urgency for disciplined action, not urgency to accept unsafe, unaffordable, or unverified terms.

Buyer Persona: Creative Buyer™

You are positioned between long-term renting and conventional financing. Your opportunity is not to force a purchase at any cost. It is to use time, documentation, and negotiated structure to cross the gap intelligently.

Core strengths

You have an established housing payment history, a defined timeline, and a meaningful starting contribution. These signals can help a property owner see reliability when presented with clear documentation.

Primary constraints

Credit pricing, limited reserves, and unclear contract protections could create expensive mistakes. The best structure should improve your ownership position without exposing you to an unaffordable payment or an unprotected upfront fee.

Best-fit opportunities

Seller financing with transparent terms; lease option with independent contract review; rent-to-own with clearly credited payments; assumption or subject-to structures only with qualified legal guidance and full disclosure.

What to avoid

Pressure to sign immediately, nonrefundable fees without documentation, inflated purchase prices, unclear title or lien status, balloon payments without an exit plan, and promises that replace independent verification.

CONFIDENCE STATEMENT

Your current numbers do not disqualify you from progress. They tell you what kind of conversation to have, what protections to insist on, and what improvements will create more options.

Creative Buyer Persona Progression™

Your persona is a present-tense strategy, not a permanent label. Each level shows what to strengthen and what evidence helps unlock the next stage.

YOUR CURRENT LEVEL: CREATIVE BUYER™

INDEX 10-43 | Foundation Builder™

Strength: Awareness and willingness to begin

Primary focus: Create a stable budget, understand credit, protect housing payments, and establish repeatable savings.

Next-level evidence: A documented plan with dependable monthly progress.

INDEX 44-57 | Approval Builder™

Strength: Momentum and growing structure

Primary focus: Reduce high-impact barriers, strengthen reserves, and organize income and payment documentation.

Next-level evidence: Cleaner documentation and fewer unresolved qualification gaps.

INDEX 58-71 | Opportunity Finder™

Strength: A workable base with expanding choices

Primary focus: Refine location, payment, property, and financing criteria before pursuing a match.

Next-level evidence: Comparable opportunities that survive the first risk screen.

INDEX 72-84 | Creative Buyer™

Strength: Meaningful strengths with multiple possible paths

Primary focus: Compare true costs, verify ownership and terms, and protect affordability.

Next-level evidence: A verified opportunity with protected entry and exit terms.

INDEX 85-100 | HomeMatch Ready™

Strength: Broad readiness across finances and opportunity fit

Primary focus: Preserve the position through due diligence, disciplined comparison, and reserves.

Next-level evidence: A sustainable, verified path with confident execution.

Buyer Readiness Package™

A checked box should represent evidence, not intention. Use this package as a working preparation and protection file.

Buyer evidence file	☐ Government-issued identification ☐ Recent income records and employment history ☐ Bank, savings, or asset statements ☐ Twelve months of housing-payment evidence ☐ Credit reports, disputes, and written explanations ☐ Current debt and monthly-obligation list
Financial guardrails	☐ Maximum complete monthly housing payment ☐ Maximum upfront funds for the transaction ☐ Minimum emergency reserve after move-in ☐ Repair and maintenance reserve target ☐ Maximum acceptable price or option price ☐ Written balloon, refinance, or exit deadline rule
Property and market verification	☐ Target ZIP code and County / FIPS confirmed ☐ Comparable sale and rental evidence reviewed ☐ Ownership, title, liens, taxes, and association status verified ☐ Qualified inspection completed ☐ Insurance availability and premium confirmed ☐ Repairs, utilities, and ownership costs modeled
Contract and transaction protections	☐ Every material promise appears in writing ☐ Funds, credits, deposits, and refund terms documented ☐ Default, cure, cancellation, and transfer terms understood ☐ Independent legal and title review completed ☐ Payment servicing and recordkeeping defined ☐ Entry terms and exit strategy work together

Priority category: credit flexibility. Complete the connected evidence first, then preserve progress with updated documents and a reassessment.

Financial Guardrails

Use these boundaries before discussing a specific property. They are planning prompts, not underwriting decisions.

Recommended working limits

GUARDRAIL	SAMPLE WORKING RANGE	DECISION RULE
Monthly housing target	\$1,650 to \$1,850	Compare full payment, taxes, insurance, association fees, utilities, and maintenance.
Emergency reserve	3+ months after closing	Do not use every available dollar to enter the deal.
Upfront contribution	Negotiated, documented	Verify refundability, credit toward purchase, and custody of funds.
Balloon / refinance date	Only with a written exit plan	Allow enough time for credit, income, appraisal, and market changes.

Pause the deal if

The seller cannot prove authority to sell; title, liens, taxes, or insurance cannot be verified; the payment exceeds your protected ceiling; material terms are verbal only; or you are discouraged from independent legal, inspection, or financial review.

Opportunity Evaluation Worksheet

Score every property with the same questions. A compelling story should never replace verifiable deal quality.

Property and ownership

Address, owner identity, title status, liens, taxes, insurance, occupancy, condition

NOTES	PASS / REVIEW / STOP

Economics

Purchase price, comparable value, upfront funds, monthly payment, credits, repairs, closing costs

NOTES	PASS / REVIEW / STOP

Terms

Interest, amortization, option period, balloon date, default terms, early payoff, transfer restrictions

NOTES	PASS / REVIEW / STOP

Exit strategy

Refinance milestones, sale options, reserve plan, credit targets, appraisal risk

NOTES	PASS / REVIEW / STOP

Professional review

Attorney, title company, inspector, insurance agent, tax and lending professionals

NOTES	PASS / REVIEW / STOP

Creative Financing Structure Analysis

This comparison turns financing labels into the obligations, protections, and exit requirements that determine whether a structure deserves further review.

Seller financing

How it works: The seller accepts payments under negotiated financing terms.

Potential advantage: Flexible qualification, down payment, rate, amortization, or balloon terms.

Critical protections: Verified title, written financing terms, payment servicing, insurance, taxes, default rights, and a realistic balloon plan.

Lease option

How it works: The buyer rents while holding an option to purchase within a defined period.

Potential advantage: Time to improve readiness while preserving a possible purchase opportunity.

Critical protections: Option price, consideration, rent credits, maintenance duties, expiration rules, title review, and financing milestones.

Lease purchase

How it works: The agreement creates a future purchase obligation rather than only an option.

Potential advantage: A defined transaction path and timeline.

Critical protections: Financing contingency, appraisal risk, repair responsibility, default consequences, purchase deadline, and remedies.

Traditional mortgage

How it works: A regulated lender underwrites the borrower and property before funding.

Potential advantage: Standardized disclosures, established closing process, and potentially stronger protections.

Critical protections: APR, cash to close, mortgage insurance, total payment, rate structure, prepayment terms, and closing documents.

Deal Integrity Scorecard™

Score each factor 0, 1, or 2. A high total does not replace professional review, but a low total is a strong reason to stop.

FACTOR	0 POINTS	1 POINT	2 POINTS	SCORE
Ownership	Unverified	Partial records	Independently verified	
Title and liens	Unknown	Preliminary review	Clear professional review	
Price and value	Unsupported	Limited comparisons	Independent support	
Affordability	Exceeds limit	Tight margin	Within full-cost limit	
Upfront funds	Unprotected	Incomplete terms	Documented and protected	
Contract clarity	Verbal or vague	Some gaps	Complete written terms	
Property condition	Unknown	Limited inspection	Qualified inspection	
Exit and default	No workable plan	Uncertain milestones	Documented realistic plan	

0-7: STOP. 8-12: REVIEW AND RESOLVE. 13-16: CONTINUE VERIFICATION.

Red-Flag Risk Matrix™

Creative terms can expand opportunity, but urgency must never replace verification.

STOP SIGNALS	REVIEW SIGNALS	STRONGER SIGNALS
Seller cannot prove ownership or authority Funds requested before written terms or title review Pressure to avoid legal, title, or inspection review Payment exceeds the complete-cost ceiling	Existing mortgage or due-on-sale exposure Large nonrefundable option consideration Buyer handles major repairs before title Unclear tax, insurance, or association duties	Independent title and lien review complete Funds, credits, and responsibilities documented Condition and insurance understood Exit milestones match the buyer timeline

No property is worth abandoning your guardrails. The ability to walk away from an unsafe structure is a form of buyer power.

Personalized Ownership Transition Plan™

The plan converts insight into evidence-based progress while preserving affordability and verification guardrails.

PHASE 1 | NEXT 14 DAYS

Establish the verified baseline

Confirm credit, income, debts, funds, and housing history. Set full-cost payment, upfront-cash, and reserve limits.

Evidence of completion: Documented baseline and written guardrails

PHASE 2 | DAYS 15-30

Strengthen credit flexibility

Choose one measurable improvement target, record every action, and protect on-time housing and recurring payments.

Evidence of completion: Visible movement in the priority category

PHASE 3 | DAYS 31-60

Build market and structure intelligence

Compare at least three opportunities, apply the Deal Integrity Scorecard™, and identify the professional review each structure requires.

Evidence of completion: Comparable options and risk-adjusted shortlist

PHASE 4 | DAYS 61-90

Advance only verified opportunities

Complete property, title, affordability, insurance, and contract review. Model the exit before accepting the entry terms.

Evidence of completion: A qualified next step or a confident decision to wait

Your 30-60-90 Day Action Plan

TIMING	PRIORITY ACTIONS	SUCCESS SIGNAL
Next 30 days	Organize income, rent, bank, and identity documents. Confirm credit details. Protect reserves. Define non-negotiable guardrails.	Buyer credibility packet completed
Days 31-60	Review market inventory. Compare at least three structures. Interview an attorney, title company, lender, and inspector.	Professional team and comparison set ready
Days 61-90	Negotiate only on verified properties. Model payment and exit scenarios. Obtain written professional reviews before commitment.	One qualified opportunity or a confident decision to wait

Your next best action

Build the buyer credibility packet and schedule one financing-readiness conversation. This creates the foundation for every property conversation that follows.

Progress checkpoints

Re-run the HomeMatch Code™ Assessment when your credit score, savings, income, target market, desired unit size, or buying timeline changes materially.

Methodology, Use, and Important Disclosures

The HomeMatch Code™ Assessment organizes user-provided information into educational readiness insights, buyer-persona guidance, planning prompts, and suggested next steps. It is designed to improve the quality of decisions and professional conversations.

This report is not

A credit decision, mortgage approval, property valuation, title opinion, legal opinion, financial plan, investment recommendation, guarantee of seller acceptance, or guarantee that any financing structure is available or appropriate.

Independent verification is essential

Before paying money or signing documents, verify ownership, title, liens, taxes, insurance, property condition, value, contract terms, payment servicing, recording requirements, and exit options with qualified professionals in the relevant jurisdiction.

Data responsibility

Results depend on the accuracy and completeness of the information entered. Markets, credit standards, laws, property facts, and financing terms can change. Reassess when important inputs change.

HomeMatch Code™ Assessment

One code. Clearer choices. A more confident path forward.

END OF SAMPLE REPORT