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BUYER PROPERTY INTELLIGENCE REPORT

Comprehensive Analysis for a Confident Purchase Decision

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Prepared exclusively for:

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PROPERTY INTELLIGENCE SNAPSHOT

At-a-glance overview of key factors based on the information provided.

HIGH RISK PURCHASE

Significant concerns identified based on the information provided. The buyer is committing to a housing cost ratio of 65.9%, which significantly exceeds standard lending guidelines and creates an unsustainable financial burden. With only $2,000 in remaining cash reserves, the buyer lacks the necessary liquidity to absorb the maintenance risks associated with a 40-year-old property or any personal financial volatility.

HIGH CONFIDENCE

DIMENSION	ASSESSMENT
Overall Fit	Weak
Affordability	High Risk
Lifestyle Match	Moderate
Future Flexibility	High Risk
Financial Comfort	High Risk
Ownership Stress	High Risk

Favorable · Review / Moderate · High Risk / Concern · Not Evaluated

PROPERTY OVERVIEW

Property Type:	**Single Family**	List Price:	**$1,100,000**
Year Built:	**1985**	Property Taxes (Est):	**$1,008 /mo**
Living Area:	**2,450 sq ft**	HOA (Est):	**$117 /mo**
Bedrooms:	**4**		
Bathrooms:	**3**		

FINANCIAL & AFFORDABILITY ANALYSIS

Understanding the financial impact of this purchase.

MONTHLY COST SNAPSHOT

MORTGAGE	TOTAL MONTHLY	INCOME RATIO	MAINTENANCE
$3,487 /month	$6,587 /month	65.9% High Risk	Elevated outlook

COST BREAKDOWN	
Principal & Interest	**$3,487**
Property Taxes (Est.)	**$1,008**
Homeowners Insurance	**$250**
HOA / Other Fees	**$117**
Estimated Maintenance	**$250**
Total Monthly Cost	**$6,587**

AFFORDABILITY SUMMARY

The housing cost ratio of 65.9% is well above the 43% high-risk threshold. This indicates the property is beyond your current financial reach and leaves very little room for other essential expenses or unexpected costs.

- Cash reserves: Insufficient — Only $2,000 remains after closing
- Ownership burden: Overwhelming

STRENGTHS

- Excellent credit score (780+)
- Move-in ready condition with recent renovations
- Strong gross monthly income of $10,000

FINANCIAL CONSIDERATIONS

- Housing-cost ratio of 65.9%
- Only $2,000 cash reserves remaining
- Limited ability to handle unexpected costs
- High-risk level for sustainable ownership

LIFESTYLE FIT & DECISION CONSIDERATIONS

Evaluating how this property aligns with your current lifestyle and future goals.

LIFESTYLE MATCH
Moderate
Community amenities are attractive, but the lack of financial breathing room limits long-term enjoyment and flexibility.

AFFORDABILITY
High Risk
The housing cost ratio of 65.9% is well above the 43% high-risk threshold. This indicates the property is beyond your current financial reach and leaves very little room for other essential expenses or unexpected costs.

FUTURE FLEXIBILITY
High Risk
Almost no ability to pivot if life changes occur, given the depletion of liquid assets.

FINANCIAL COMFORT
High Risk
With only $2,000 in reserves, the buyer is one minor emergency away from a crisis.

DECISION CONSIDERATIONS

- Potential for “forever home” bias leading to poor financial decisions
- Low stress tolerance conflicting with high financial pressure
- Risk of buyer’s remorse due to lack of financial breathing room

KEY INSIGHTS

- Mechanical systems like HVAC and plumbing are likely original or approaching end-of-life.
- The 1985 build date necessitates a professional inspection of the electrical and plumbing systems.
- Maintenance reserves are non-existent, making any repair a potential financial emergency.
- Focus on structural and mechanical integrity over cosmetic updates.

PROPERTY CONDITION & REPAIR ASSESSMENT

Understanding potential maintenance needs and associated risks.

OWNERSHIP MAINTENANCE OUTLOOK

ELEVATED

The property shows moderate maintenance exposure due to its age. A dedicated reserve fund is essential, though currently the buyer lacks the liquidity to establish one.

REPAIR EXPOSURE

68 / 100

Based on the age of key systems and information from the listing.

ASSET HEALTH ASSESSMENT

Low Risk · Moderate Risk · High Risk · Unknown

ASSET / SYSTEM	RISK	CONSIDERATIONS
Roof	High	Age unknown. Typical life 20–30 years.
Foundation	Unknown	No issues reported, but inspection required.
HVAC	Moderate	Likely original. Verify age and condition.
Plumbing	Moderate	1985 build date. Professional inspection recommended.
Electrical	Moderate	Verify panel capacity and overall condition.
Exterior (Siding/Paint)	Moderate	Shows normal wear. Monitor and maintain.
Windows/Doors	Low	Appears updated.

NEXT STEPS & QUESTIONS

Questions to discuss with your REALTOR®.

QUESTIONS TO DISCUSS WITH YOUR REALTOR®

1. Does this property fit my overall financial goals?
2. How does the asking price compare with similar properties?
3. What negotiation strategy should we consider?
4. What inspections should be performed?
5. Are there known HOA, insurance, or property risks?
6. Which repairs or systems should be investigated?
7. What additional ownership costs should I plan for?
8. Does this purchase leave enough financial flexibility?
9. Are there other properties we should compare before making a decision?
10. What should my next step be if I want to proceed?

YOUR REALTOR®

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Questions about this property? Let's discuss the analysis and determine the right next step for you.

RECOMMENDED NEXT STEPS

- Schedule a full professional inspection before removing contingencies.
- Review HOA disclosures and reserve study.
- Revisit the financing structure to reduce the monthly obligation.