TK | Real Estate Group Inc.

The Renter-to-Owner Starter Blueprint™

# A STRATEGIC OWNERSHIP PREPARATION GUIDE

**TALIAH KARIM**
TK Real Estate Group



# INTRODUCTION

## A STRUCTURED APPROACH TO OWNERSHIP

Most renters do not fail to become homeowners because of income, they fail because they lack a structured plan.

The transition from renter to owner is not a single decision - it is a progression that requires financial clarity, market awareness, and execution readiness.

This blueprint outlines the three core pillars that determine your ability to move forward strategically.

## PILLAR ONE: FINANCIAL POSITIONING

Strong buyers are positioned before they begin their search.

Review your current financial structure:

☐ Credit profile reviewed

☐ Debt-to-income ratio estimated

☐ Savings and reserves calculated

☐ Monthly comfort range defined

☐ Lender consultation scheduled

What requires improvement before moving forward?

## PILLAR TWO: MARKET PREPARATION

Prepared buyers understand the market before entering it.

Confirm your readiness:

☐ Target neighborhoods identified

☐ Commute and lifestyle priorities defined

☐ Market conditions reviewed

☐ Offer strategy expectations understood

☐ Purchase timeline established

Where do you need more clarity?

## PILLAR THREE: EXECUTION READINESS

Execution requires responsiveness, organization, and discipline.

Prepare for the process:

☐ Financial documents organized

☐ Pre-approval strategy defined

☐ Inspection expectations understood

☐ Closing cost estimates reviewed

☐ Reserve cushion confirmed

What would delay your ability to move forward?

# 90-DAY ACTION PLAN

## YOUR 90-DAY ACTION PLAN

Month 1 — Financial Positioning

Month 2 — Lender & Strategy Alignment

Month 3 — Market Entry Preparation

# CLOSING

## CONTINUE YOUR STRATEGY

If you are ready to move beyond preparation and into structured execution, access additional resources and guidance.

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