

tips to reach your HOMEBUYING GOALS

If buying a home is one of your goals, here are a few things to focus on.

1

WORK ON YOUR CREDIT

Your credit score impacts your mortgage rate and future home loan. Monitor your credit to keep track of your spending record and improve your score by paying down debts.



2

PLAN FOR YOUR DOWN PAYMENT

Set aside a portion of each paycheck to go directly into your homebuying fund and work with a professional to explore your options for down payment assistance.



3

GET PRE-APPROVED

Pre-approval from a lender helps you better understand what you can borrow for your home loan so you can start to get an idea of your numbers.



4

PRIORITIZE WANTS AND NEEDS

Create a list of desired features and categorize them as Must-Haves or Nice-To-Haves to determine what's essential. Review it with your agent before searching for a home.



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