



PREPARING TO BUY A NEW HOME? WHAT YOU CAN DO NOW!

So, you've decided you're ready to buy a new home? Congratulations! Now you're probably asking yourself, what's the next step? There are plenty of things you can do to prepare yourself for the next step on your homebuying journey, and we listed a few below to help you on your way!

1. Know your credit score. A good credit score is essential to any new or prospective homebuyer. It gives your lender insight into how reliable you are as a borrower, and ultimately, whether they will lend to you or not. Visit annualcreditreport.com to obtain a free credit report.

2. Consider taking a home buying class. Homebuying classes can prepare you for things you may have not even thought about as a new homebuyer. These classes can give you information on saving for a down payment, searching for the right mortgage loan program for you, and so much more.

3. Implement financial planning techniques. Saving towards any large monetary goal doesn't happen overnight. Consider implementing money-saving techniques 3-6 months before purchasing your new home. This can be by setting up automatic transfers to a savings account, or by applying for a credit card with cash rewards, to name a few.

4. Get pre-approved. It is helpful to get pre-approved for your mortgage loan early on in your homebuying journey. Getting pre-approved will allow you to set your budget, which in turn helps you narrow your search.

5. Communicate regularly with your lender & realtor. One of the most important ways to prep for buying your new home is by consistently communicating with your lender and realtor, so they can help with any questions you may have. Clear and open communication helps create a seamless homebuying experience.

FOR MORE INFORMATION ON PREPARING TO BUY A NEW HOME, CONTACT ME TODAY!



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