



4 TIPS TO PREP FOR PURCHASING A HOME

Be Prepared for the Path to Homeownership

Even though saving can sometimes feel overwhelming, many homebuyers have successfully become homeowners with the right strategies in place. Check out these 5 tips to get you on the path owning a home!

1 Lower initial rate than a fixed-rate mortgage

You may love where you live now, but looking outside your current area opens the possibility of lower home prices, better schools or a more spacious home.

3 Watch Expenses

To save, consider every opportunity to temporarily cut unnecessary expenses. The reward is worth it.

2 Explore Down Payment Assistance

With many low-down payment options, you no longer need 20 percent down to qualify for a home. Work with a lender to explore options.

4 Maximize your Credit Score

Credit scores are related to interest rates. Reap benefits by monitoring your credit, seeking ways to continuously improve it, and you may consider working with a credit repair professional, in needed.

This information is not intended to be an indication of loan qualification, loan approval or a commitment to lend. Loans are subject to credit and property approval. Other limitations apply. Rates, terms and availability of programs are subject to change without notice.

Contact me today for details!