



# 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!**