

Homebuying made confident. Your questions, answered!

1

When should I get pre-approved?

Pre-approval should be the first step in your homebuying process. Before you go house hunting, it's important to know how much you can spend, what kind of options you have available to you, and to be prepared to make an offer confidently when you have found the perfect home.

2

Do I need money down?

Not necessarily! It all depends on the program(s) you qualify for. I'm happy to help walk you through those any time you would like!

3

What is my FICO score?

Your FICO score is a kind of like x-ray vision into your finances. It allows us to see and analyze your credit history to determine what program(s) you qualify for or how we can help you qualify in the future.

4

Does pulling my credit hurt my score?

With any large purchase dependent on your credit, you will have a "Hard Pull" that temporarily lowers your credit score by a few points. Don't worry though, it should go back up over time.

5

What is APR?

APR is the Annual Percentage Rate, or the yearly rate charged for a loan or investment. Think of this as your cost of credit; your fees and costs associated with the opportunity to be loaned funds.

6

Should I rent or own a home?

Everyone has different needs and circumstances so the answer differs from person to person. Regardless of what you decide, I want to help make sure you can answer this question confidently. I am always here to help you make an educated decision on what will be right for you specifically.

7

What if my credit isn't ideal?

Homeownership is still accessible to you! You don't need a perfect credit score to buy a home. I'd love to chat with you about what your credit score could mean for you personally and how we might be able to help improve your score and open up more options in the future.

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What are closing costs?

Closing costs can vary from transaction to transaction but usually include fees to cover items such as: Underwriting, Fraud Review, Appraisal, Credit Report, Flood Certification, Title Company Closing Fee, Title Insurance, etc.



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Have more questions?

Contact me today!

