



The Ultimate Homeowner Power Pack

Whether you're buying, selling, or refinancing—this Power Pack gives you the tools to move forward with confidence. Created by Jenarda Makupson, Real Estate Broker & Loan Officer.

✓ Home Buying Checklist

- Get preapproved for a mortgage
- Set your budget
- Find the right real estate agent
- Start your home search
- Make an offer and negotiate
- Get an inspection and appraisal
- Close the deal

✓ Top 5 Ways to Qualify with Low Credit

- Apply for FHA or government-backed loans
- Show strong income and job stability
- Use a co-signer if necessary
- Make a larger down payment
- Work with a Loan Officer who knows creative financing solutions

✓ 1% Down Loan Guide

Some lenders offer programs where you only need 1% down to qualify for a home loan. Ask about income limits, credit score minimums, and grant assistance that may be available to help reduce upfront costs.

✓ Home Selling Prep List

- Deep clean and declutter
- Stage key rooms
- Make minor repairs
- Enhance curb appeal
- Price strategically based on comps
- Market your listing with a strong agent

✓ 3 Questions Every Buyer Should Ask Their Loan Officer

1. What loan programs do I qualify for?
2. What's my total monthly payment including taxes and insurance?
3. Are there any first-time buyer grants or down payment assistance programs available to me?

Ready to take the next step? DM **"POWER"** to IG **@kingdomkeysrealty_california** or visit **www.kingdomkeysrealty.net** to connect now!

