



Steps to Take Before  
You Buy a Home

Getting Your Yard  
Ready for Spring

Did You Know?

All Things Home | Spring

## Steps to Take Before You Buy a Home

Before you start looking for your new home, you need to take a few key steps with your finances to make the process as smooth and painless as possible. Once you take care of your finances *then* you can start looking at homes and contacting a real estate agent.



### 1. Get Your Finances in Order

Know your credit history and fix any issues that might keep you from getting a loan.

Calculate your debt and expenses to help determine your affordable monthly mortgage payment.

### 2. Look for a Lender

Once your finances are in order and you have determined how much home you can afford, gather all the necessary financial documents and start looking for a lender.

Find a reputable lender who listens to your needs. A good loan officer can make or break your experience.

### 3. Get Preapproved

Now that you have found a lender, the next important step is to get a preapproval letter from your lender to verify your buying potential.

Now you're ready to start looking for a home. In addition to knowing just how much you can afford and the type of home you want, make sure you consider other features like neighborhoods and schools, as well as other important factors like commute times, parks and recreation opportunities, and shopping.



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# Getting Your Yard Ready for Spring

Winter can leave your yard and garden in need of a little (or a lot of) TLC. Before you jump in and start working, you should first check your yard and garden tools to make sure they are in good working order. Clean, sharp garden tools will not only make your job easier, but your tools will last longer. Keeping your pruners and loppers well maintained is a must to keep your plants healthy.

Spring is also the time to perform general maintenance on your lawn mower. If you have an electric mower, maintenance can be as simple as cleaning and sharpening your lawn mower blade, and cleaning the underside of the mower deck. If you have a gas lawnmower, you'll want to also change the oil, air filter, and spark plug. Not that handy? Consider a professional tune-up to keep your lawn mower working at its best.



## Divide and Conquer Your Yard

As the weather warms up, take a stroll around your yard and look critically at what needs to be done. Unless you have a small yard, it's a good idea to write everything down. If you have a larger area, or maybe some overgrown areas, knowing where to start can be a bit daunting. Pick one area and then work it start to finish. It can be the easiest

and most satisfying method, as you can see progress fairly quickly. If you're more disciplined, you might want to work by task instead. For example, clearing leaves and debris, pulling weeds, then trimming and pruning.

## Get to Work

Not sure where to start? Here are a few yard and garden tasks to tackle in spring:

- Remove broken branches, dead annuals, and old fruit from trees or ground from last season.
- Rake leaves and small twigs from lawns and garden beds.
- Pull weeds while they are small and the roots are shallow.
- Trim and prune trees and shrubs as needed (except for spring blooming shrubs). If you have questions about what and when to prune, ask your local garden center expert.
- Transplant any perennials before they begin to leaf out.
- Repair raised beds and trellises.
- Clean out pots and planters.
- Spread out organic mulch to keep weeds from germinating.
- Add compost (organic plant material and/or animal manure) if your ground is workable and not too wet or frozen.

## Did You Know?

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