

10 TIPS FOR FIRST TIME HOMEBUYERS

Home ownership is at the center of our American Dream. For most people, the ambition to own their own home is one of the most important goals in life. Here are some basic steps you need to take in order to qualify for a mortgage loan:



1 Get a copy of your credit report

2 Improve your credit score



3 Get pre-approved before house hunting

4 See if you qualify for an FHA Loan



5 Know your down payment options



6 Hire an excellent real estate agent

7 Budget for all ownership costs



8 Know your debt-to-income ratio

9 Ask your mortgage expert about first-time homebuyer programs & grants



10 Don't buy a new car or extend credit!

Call us today to discover your options. Down payment assistance is available!



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