

# BUY A HOME IN 4 STEPS

## KNOW



- KNOW AND UNDERSTAND YOUR CREDIT SCORE
- TALK WITH AN EXPERIENCED LOAN OFFICER ABOUT YOUR CREDIT HISTORY & WAYS TO PREPARE FOR BUYING A HOME
- GET PRE-APPROVED IN MINUTES  
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## GET APPROVED

### ASK US

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- DETERMINE HOW MUCH YOU ARE ELIGIBLE TO BORROW
- GET PRE-APPROVAL FOR A SPECIFIC LOAN AMOUNT PRIOR TO FINDING A HOME
- DETERMINE WHAT TYPE OF LOAN IS BEST FOR YOU
- DO NOT DO ANYTHING TO CHANGE YOUR CREDIT



**DOCUMENTATION**

- 2 RECENT PAY STUBS
- 2 RECENT TAX RETURNS
- RECENT W2 FORMS & TAX RETURNS
- CURRENT RETIREMENT STATEMENT
- BANKRUPTCY PAPERS
- SEPARATION AND/OR DIVORCE PAPERS



**CLOSING**

- DO NOT PLAN A VACATION AROUND CLOSING
- DO NOT SPEND MONEY YOU HAVE SET ASIDE FOR CLOSING
- THE AMOUNT YOU NEED TO CLOSE YOUR LOAN INCLUDES DOWN PAYMENT, CLOSING COSTS & PREPAID AMOUNTS FOR PROPERTY TAXES & INSURANCE ESCROW ACCOUNTS.



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