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| SHARING FORWARD REALTY  ***A Unique Approach to Your Home*** |  |

**USEFUL INFORMATION FOR HOMEBUYERS**

**Information about local schools:**

[www.greatschools.org](http://www.greatschools.org)

[www.niche.com/k12/rankings/](http://www.niche.com/k12/rankings/)

**Information on boundaries, tax history, purchase history**

<https://beacon.schneidercorp.com/>

**National Sex Offender Registry:**

[www.fbi.gov/scams-and-safety/sex-offender-registry](http://www.fbi.gov/scams-and-safety/sex-offender-registry)

**Local and state police information about crime in area**

**Budgeting Websites (Typically FREE**

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| [www.mint.com](http://www.mint.com)  [www.Countabout.com](http://www.Countabout.com)  [www.YouNeedABudget.com](http://www.YouNeedABudget.com) | [www.PersonalCapital.com](http://www.PersonalCapital.com)  [money.strands.com](http://money.strands.com)  [www.buxfer.com](http://www.buxfer.com) |

**Mortgage Calculators (Also FREE!)-**Many banks and credit unions also have these calculators on their websites.

[www.zillow.com/mortgage-calculator/](http://www.zillow.com/mortgage-calculator/)

[www.realtor.com/mortgage/tools/mortgage-calculator/](http://www.realtor.com/mortgage/tools/mortgage-calculator/)

[www.calculator.net/mortgage-calculator.html](http://www.calculator.net/mortgage-calculator.html)

**Credit Reports and Credit Scores (FREE!)-** Some banks and credit unions offer this service.

[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) (The official, government-authorized website.)

[www.creditcarma.com](http://www.creditcarma.com)

[www.mint.com](http://www.mint.com)

Beware of credit card companies and other sites that require a credit card to access this information! The access is “free” with enrollment in a credit monitoring subscription program that may be difficult to unsubscribe from.

THE HIGHER THE CREDIT SCORE THE LOWER THE INTEREST RATE = LOWER MONTHLY PAYMENT. Here is an example:

