

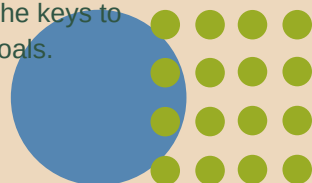


Summer Is More Than Vacation Season; It's Planning Season

July is the perfect time to take a closer look at your financial health whether you're planning to buy your first home, sell your current one, or make your next move

A successful real estate transaction starts long before the "For Sale" sign goes in the yard or the home search begins. By strengthening your finances and creating a solid plan, you'll be in a much better position to navigate the process with confidence.

This July, make your financial future a priority. Strong credit, smart planning, and financial preparedness are the keys to achieving your real estate goals.



Sellers

Preparing your finances is just as important as preparing your home. Before listing, make sure you have funds set aside for unexpected maintenance or repairs that may come up during inspections.

If you're planning to purchase another home, consider how the timing of your sale will affect your next move whether you're downsizing, upsizing, or relocating. It's also wise to have a temporary housing plan in place if your new home isn't ready when your current home sells.

Seller Financial Checklist

- Set aside money for possible repairs after the home inspection.
- Budget for moving expenses.
- Understand your estimated closing costs.
- Know how much equity you'll have after the sale.
- Have a temporary housing plan if your next home won't be ready immediately.

Homebuyers

Now is the time to focus on improving your credit score, paying down debt, and building savings for your down payment and closing costs.

Even small steps toward repairing your credit today can open the door to better loan options and lower monthly payments tomorrow.

Buyer Budgeting Tips

- Build an emergency savings fund.
- Save for your down payment and closing costs.
- Avoid large purchases or financing new vehicles or furniture before closing.
- Stay current on all monthly payments.
- Get pre-approved to understand your buying power.



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