JULY 2026 EDITION

Buying a home can feel complicated — lots of figures, facts and forms. This month, we're laying out the four key steps of the process.

4 Steps

1 **Get Pre-Approved**

A pre-approval letter tells you (and sellers) exactly how far your budget can sail. Aim to get this before you tour a single house.

2 **House Hunting**

List your non-negotiables before you look.

3 **Make Your Offer**

A clean offer with a solid pre-approval often beats a higher one with shaky financing. Talk to your loan officer before you submit.

4 **Close on Your Home**

Avoid opening new credit or changing jobs between approval and closing. Lenders check again right before you get the keys.

TIP OF THE MONTH

Save your statements, not just your cash.

Large cash deposits with no paper trail can slow an underwriter down. If a friend or relative helps with your down payment, ask us about a simple gift letter.

Escrow — a neutral account that holds your funds, your taxes and insurance payments until they're due.

LET'S TALK. CALL (469) 651-3408

Safe Harbor Mortgage, Realty and Insurance Agency, LLC DBA Sail Right Home LLC | NMLS #2386913 | Equal Housing Lender

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