

# 5 TIPS FOR BUYERS

If You're In The Market For A New Home, Here Are 5 Tips To Help You Get Ready.

## 1 GET YOUR CREDIT IN SHAPE

If you plan to finance your home purchase, check your credit history, especially if you're a first-time home buyer. That way, you can correct any errors, and take some measures to boost your credit score. Order one free credit report to help you get ready.

## 2 GET PRE - APPROVED FOR A MORTGAGE

Early in your search, meet with a mortgage lender who will take a look at your credit history, your savings and investment statements and your current financial situation, and give you a better picture of what you can afford and the

## 3 ESTABLISH YOUR BUDGET

Whether you're financing your purchase or paying cash, it helps establish a budget. This will help you focus your search on great homes within your price range.

" A budget is telling your money where to go instead of wondering where it went. "

DAVE RAMSEY

## 4 MAKE A LIST

Buying a home is a process of elimination, not a process of selection. Make a list of your ideal home's must haves and deal breakers. This will help you to narrow your search so that you can find a home that fits your current and future needs.

" Making lists of reasons was  
sometimes a good way to  
figure things out "

LOIS LOWRY

## 5 THINK ABOUT RESALE

The average homeowner lives in their home for nine years. While you may purchase your home as a long-term investment, keep in mind that you may need to sell it one day.

95% Of first-time  
Homebuyers and 86% of  
Repeat buyers financed  
Their home purchase.