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Are your friends thinking about buying a house? Give them these tips for getting ready to buy.

* Save for a down payment. The minimum down payment for an FHA loan   
  is 3.5% of the property’s purchase price. This might be a pretty good   
  chunk of money for many homebuyers, but don’t worry! If you’re not   
  quite there, you can work on the rest of these steps while you save.
* Review your credit history. The better your credit history (and the   
  bigger your down payment) the more desirable your loan terms and   
  interest rate will be.
* Improve your credit. Pay your bills and pay them on time! If you tend to be forgetful or too busy when the first of the month rolls around, set up automatic monthly payments.
* Do not purchase any big-ticket items on credit. This includes vehicles, furniture, or even a vacation. These personal loans increase your debt-to-income ratio which in turn will decrease your borrowing power.
* Shop around for a home loan now, before you begin to shop for a home. Many homebuyers neglect this primary step toward purchasing a home. Shop around for the best loan offer. Comparing loan offers will expose big differences in loan terms and costs.
* Get a written preapproval. A preapproval letter sets you above other buyers in a competitive market. It tells sellers you mean business, and you have the money to back up your offer.
* Find a real estate agent you are comfortable with. Buying a home is a huge deal. Selection is about when, where and what price, and includes a big financial commitment. You need an expert at your side to guide you through the process and help you make intelligent decisions.

For more information about buying a home in today’s market, tell your friends to **call me!** Together we’ll find the home that’s the right fit.

What to do before   
you buy a house