



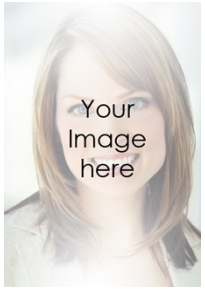
# Tips for finding and buying your first home

Are you ready to buy your first home? The homebuying market may be daunting, but I'm here to use my expertise to help you find your new home!

Before we get started:

1. **Save your pennies.** The upfront costs include the down payment, mortgage origination fees transaction costs, and costs to move. These are well known to agents and disclosed to avoid surprises when representing first-time homebuyers.
2. **Check your credit score.** You are entitled to a free credit report each year. Before applying for a mortgage, find any discrepancies and debt you can improve. The better your credit score, the lower your mortgage rate.
3. **Figure out the price you can pay for a home.** Get at least three pre-approvals from mortgage lenders so you can find the best mortgage rate, terms and amount you can borrow. To start, use a simple online mortgage payment calculator to estimate the amount of funds you qualify to borrow with the monthly payment and down payment you qualify to pay.
4. **Narrow your home search.** Make a list of your favorite neighborhoods, features you deem necessary and any other housing criteria. This will help your agent target your search.

Finding the right agent is key to getting your offer accepted for the home you choose. I have years of experience assisting clients to find their first home. Contact me for more information!




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