

FINANCIAL Checklist

Closing Costs

Closing fees include things like the attorney's fees, survey fees & document preparation fees. They are all the fees that make up the cost of financing a home.

Down Payment

Your down payment is the money you pay at closing. It's the difference between your financed mortgage amount & the purchase price of your home.

Earnest Money

Earnest money is an upfront deposit that gets applied to your down payment or closing costs.

Appliances/Furnishings

When budgeting for your new home, remember to set money aside for appliances & furnishes that you will need to purchase upon closing.

Insurance

Depending on your loan program & down payment amount, you may pay mortgage insurance. homeowners insurance is also required. Flood insurance may also be required depending on if the home is in a flood zone.

Maintenance

It is suggested that homeowners put aside money to cover maintenance from lawn equipment to household tools.

Property Tax

This varies depending on the state and county you reside.



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BUYER'S Resource Guide



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FINDING

Your Real Home

Save Your Down Payment

Many believe that you need at least 20% down payment to buy a home. There are many loans available that allow buyers to put down as little as 3% or 0% with a VA or USDA loan.

Know Your Credit Score

Your credit score is a numeric representation of your history and ability to pay back debts in the past. Different home loans have varying credit requirements.

Find A Real Estate Agent

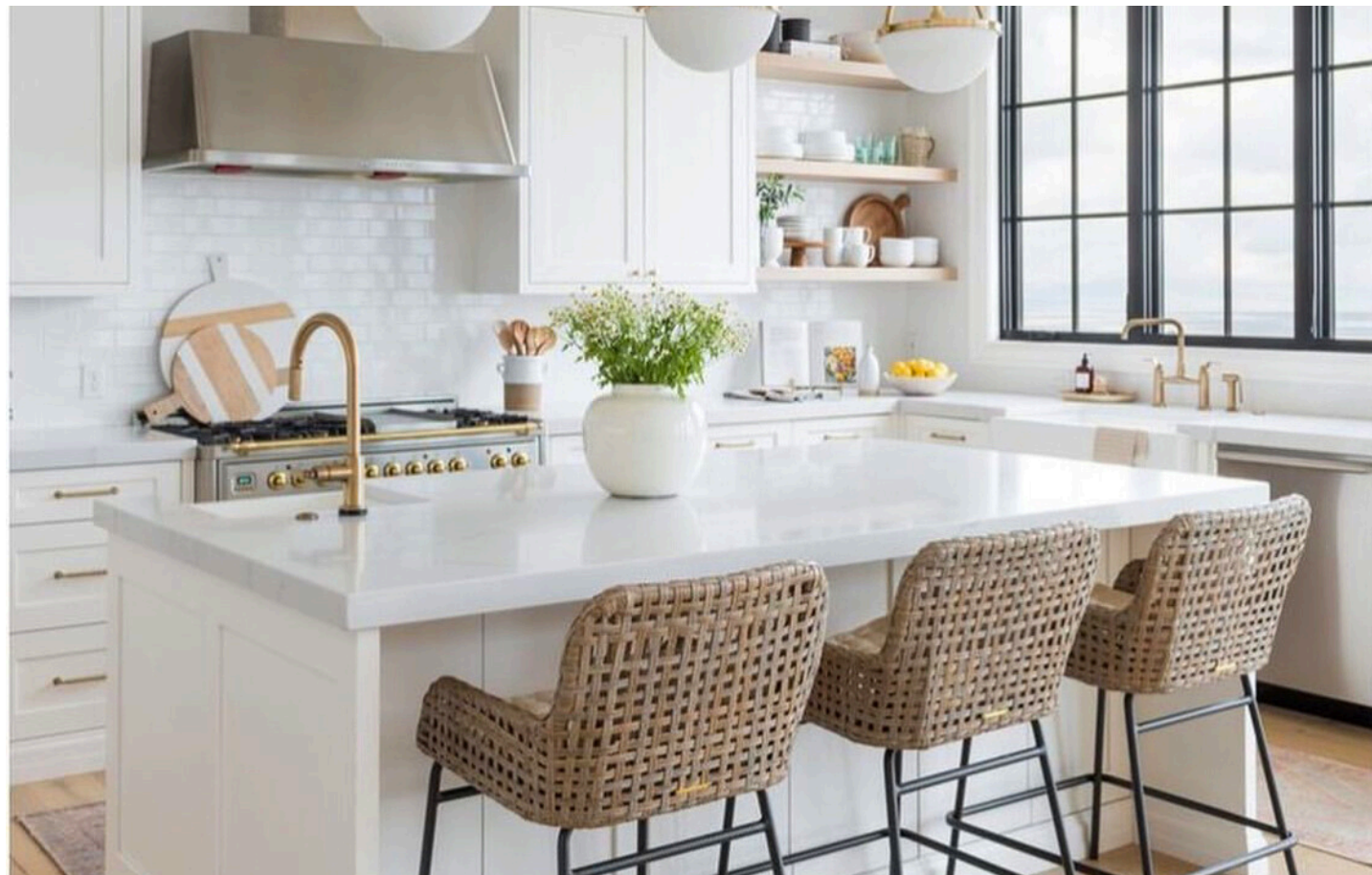
Once you have a handle on your credit score and down payment savings, contact a local real estate agent who can guide you through the process of finding your first home.

Get Pre-approved

Your agent will have a list of lenders that you can work with to get pre-approved for your mortgage. This will help you keep on budget during the next step!

Go Home Shopping

Make a list of what you want vs. what you need in your new home. Your agent will use this list to find homes for you to tour.



Make An Offer

Your agent will help you determine the best price to offer for the home. In a competitive market, you may not be the only one bidding and will want to stand out.

Get A Home Inspection

Once your offer is accepted, you will want to do a home inspection to ensure there are not any hidden issues with the home.

Get A Home Appraisal

Your lender will arrange a home appraisal to ensure that the property is worth the price that you have agreed to pay for it. The bank will only issue a loan for the appraised value.

Close The Sale

Once your loan is approved, your lender will schedule a closing date. This is the day you sign all your paperwork to complete the purchase and get the keys to your new home.

Move in!

Congratulations! You're a homeowner!

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