



## “Getting Started” Checklist

Sometimes getting started is the most difficult step. Follow our handy checklist to get your home loan process moving.

### Getting Started

- ✔ Review your credit history with Equifax, Experian or TransUnion - or all three - to ensure your credit score and credit history look good. If you discover any issues, don't worry! Now is the time to resolve outstanding issues or strive to raise your credit score.
- ✔ Gather the documents you'll need to begin your loan application: pay stubs, bank statements and tax returns for the past two years.

### Loan Options

- ✔ Meet with a loan officer to determine which loan options make the most sense for you. Do you qualify for a government loan program, such as FHA, VA or USDA?
- ✔ Work with your loan officer to get pre-approved for the loan; this lets sellers know you are a serious home buyer.
- ✔ Now that you know what loan amount you are pre-approved for, consider how much you are willing to pay in monthly mortgage payments. Use our online calculator to help you establish this price range.



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*(continued)*

### Find a Property

- Look at properties in your price range and explore neighborhoods to see what you like - and what you don't like.
- Research past home sales around the properties you prefer to determine if they are gaining value each year.
- Investigate the community and school district to see if this is where you could see yourself living long-term.

### Begin Shopping

- Meet with local real estate agents to see who you might like to work with best.
- Visit open houses in your preferred shopping areas or schedule private showings.

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Purchasing a home is a major investment and an exciting time. Let one of our experts help you ensure you have everything ready to begin the process. Contact us today!