

# LOOKING TO PURCHASE A HOME?

## HERE ARE A FEW TIPS TO HELP YOUR LOAN PROCESS GO QUICKLY AND SMOOTHLY



1. Make sure your credit is in good shape
  - a. Check your credit score
    - Excellent Credit: 750+
    - Good Credit: 700-749
    - Fair Credit: 650-699
    - Poor Credit: 600-649
  - b. Try to get your credit card balances below 40% of the limit
  - c. It's best to have at least 3 open and active accounts listed on your credit report
2. If you're renting, pay by check
  - a. Having documented proof of your last 12 months of payments is often required by the lender
3. Obtain proof of employment for the past 2-years
  - a. W2s and tax returns
  - b. Paystubs covering 30 days
  - c. Be prepared to explain any gaps in employment
4. Avoid large deposits or withdrawals from your bank account
5. Determine a down payment amount based on your available funds
6. Obtain a pre-approval letter from an Independent Mortgage Professional
7. Research a local real estate agent

CALL TODAY FOR A PRE-APPROVAL



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