



## **Buying a House? Get Started with This To-Do List**

You've made the decision to buy a house – congratulations! That's a big step for you both personally and financially. As your credit union, we delight in the fact that you're reaching this milestone, and that's why we want to help you through the process.

Whether you're a first-time homebuyer or not, the information you'll learn will help you prepare for your home buying experience.

### **Your To-Do List**

In the next few weeks or months, you'll be busy getting ready to buy your new house. This simple "to-do" list will help ensure you have all the information you'll need to get the mortgage process started.

- 1. Establish Your Budget:** Our financial calculators on our website guide you through the budgeting process and help you figure out how much you can afford on a monthly basis.
- 2. Check Your Credit Report:** Make sure it's accurate. This is your "report card" on your credit, and any lender will look at your credit report to check your creditworthiness.
- 3. Get Pre-Approved:** We can get your loan pre-approved, which could help leverage your offer to buy a home. For example, if you're competing on an offer and the other home buyer is not pre-approved, you have a better chance of winning the offer.
- 4. Interview a Realtor®:** Your Realtor is your guide in the home buying process. You'll share financial details with them, and you'll trust them to find the house that fits your needs. Make sure the chemistry is right.
- 5. Know Your Terms:** Most people realize that there are multiple terms available for their mortgage but don't know which one(s) best fits their needs. Talk about your options with our lending officer.

Buying a house is one of the biggest investments of your life. It can certainly be intimidating, but we're here to help. By choosing to get your mortgage loan with us, we may be able to help you save money.

EQUAL HOUSING OPPORTUNITY