



10 FIRST TIME HOME BUYER TIPS

1. GET A COPY OF YOUR **CREDIT REPORT**
2. IMPROVE YOUR **CREDIT SCORE**
3. GET **PRE-APPROVED** BEFORE HOUSE HUNTING
4. SEE IF YOU QUALIFY FOR **FHA LOAN**
5. KNOW YOUR DOWN PAYMENT OPTIONS
6. HIRE AN EXPERIENCED **REAL ESTATE AGENT**
7. BUDGET FOR ALL **HOME OWNERSHIP COSTS**
8. KNOW YOUR **DEBT-TO-INCOME RATIO**
9. CHECK **FIRST-TIME HOME BUYER PROGRAMS AND GRANTS**
10. KNOW THE TYPES OF **LOANS AVAILABLE**

