

FIRST-TIME HOME BUYER GUIDE

Everything You Need to Know

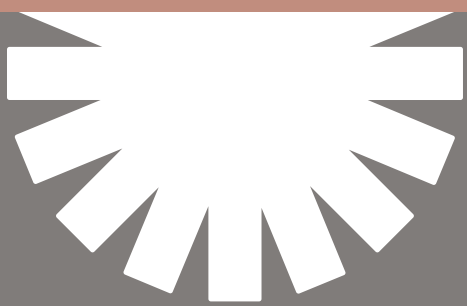


Start With a Clear Financial Plan

KNOW YOUR BUDGET

- Determine how comfortably.
- Consider monthly income
- and your long-term goals





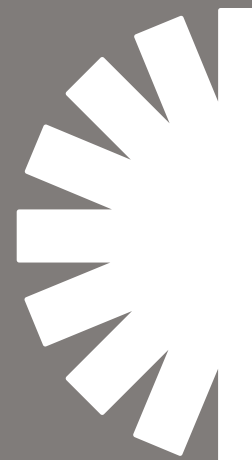
A Better Score Better Loan Options

IMPROVE YOUR CREDIT HEALTH

Your credit score affects your mortgage approval and interest rate.

Review your credit report, pay off debts, and avoid new loans before applying for a mortgage.

Most lenders require a down payment between 5–20%. The more you save,





SECURE A THE PRE APPROVAL

Show Sellers You're Serious

A mortgage pre-approval gives you a clear price range

and increases your chances during negotiations.



Welcome to Your New Home!



COMPLETE THE CLOSING PROCESS