

First-Time Home Buying Guide

WHAT TO KNOW WHEN BUYING
YOUR FIRST HOME



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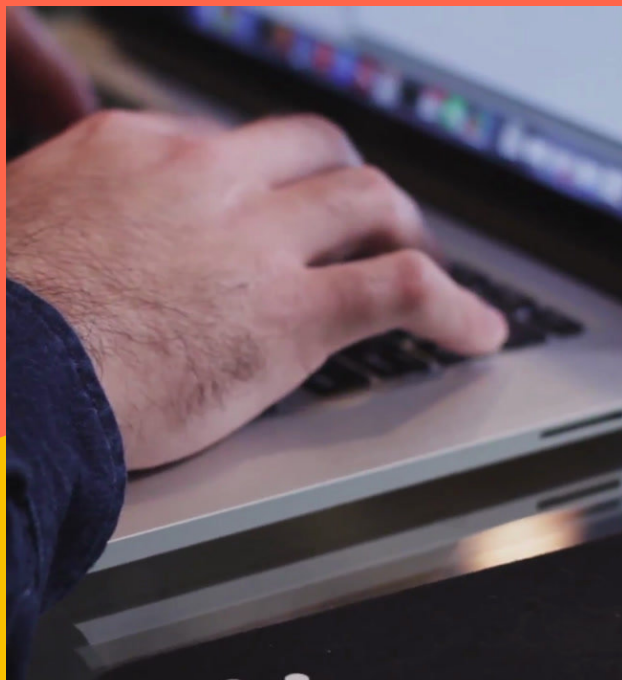
Pay off all debt.

**DON'T BUY A HOUSE BEYOND
YOUR MEANS.**



Save for a down payment early.

Pro tip: Save your tax refunds and bonuses.



Compare mortgage rates.

COMPARING CAN HELP YOU SAVE MONEY.

PRO TIP: The higher your credit score the better your interest rate will be. So protect your score by paying debit on time and paying debit off!

Save for closing costs, too.



**IT TYPICALLY COSTS 2% TO 5%
OF YOUR LOAN AMOUNT FOR
CLOSING COSTS & PRE-PAIDS.**

Attend open houses.

IT HELPS YOU DETERMINE WHAT YOU LIKE.

PRO TIP: If you are just starting out and not ready to meet with a lender enjoy open houses in the neighborhoods you're interested in.





Stick to your budget.

**BE FIRM WITH WHAT YOU CAN
AFFORD.**

Hire the right agent.

PICK ONE YOU KNOW YOU CAN RELY ON.



Triple check your credit.



LOOK FOR OPPORTUNITIES TO IMPROVE IT.

PRO TIP: When shopping for the best interest rate avoid letting Lenders, Banks & Credit Unions pull your credit. To many pulls can cause your credit score to go DOWN.

Need more tips?

Don't hesitate to reach out,
call, text or email.

Lanecountyhotproperties.com

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