



# TOP 10 BUYING A NEW HOME TIPS



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## Explore Homes Online & In-Person

Search for homes online and in-person to get an idea about the style of home you'd like to buy.



## Consider Your Down Payment

It is possible to begin your dream homeownership with as little as 3% – 5% down.

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## Know-How Much Home You Can Afford

Review your budget, consider your lifestyle, and be realistic about what you can afford.



## Improve Your Credit Score

The higher your credit score the better.

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## Get Pre-Approved First

Get pre-approved before you shop for a home so that you'll know what you can afford to spend.



## Create a Budget for Home Costs

Keep in mind that you'll have additional costs such as homeowners insurance and property taxes.

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## Think about a Home Warranty

Research a home warranty and read customer reviews.



## Keep Interest Rates in Mind

Take advantage of low interest rates.

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## Get a Home Inspection

Hire a reputable home inspector to determine the health of the home you want to buy.



## Expect the Unexpected

It's always a good idea to have an emergency fund savings account.

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