



5 TIPS **FOR** **BUYERS**

The market is constantly changing. If you've been thinking about purchasing a new home, now could be the best time to take the plunge! Use these tips to help you prepare.

1 Get Your Credit in Shape
Planning on financing your home purchase? Keep an eye on your credit history, especially as a first-time buyer. Free credit reports are available through trusted online services.

2 Get Pre-Approved for a Mortgage
Meet with a mortgage lender early on to learn what you can afford and the financing options available. That way you'll have no surprises later on!

3 Establish Your Budget
Decide how much you want to spend, then focus on homes within that price range.

4 Make a List
Homebuying is a process of elimination, not selection! Figure out your must-haves and your deal-breakers, then use the list to narrow down your search for the perfect home.

5 Think About Resale
Keep in mind you may want to sell your home one day. Consider the resale value of the home you are purchasing and its appeal to future buyers.