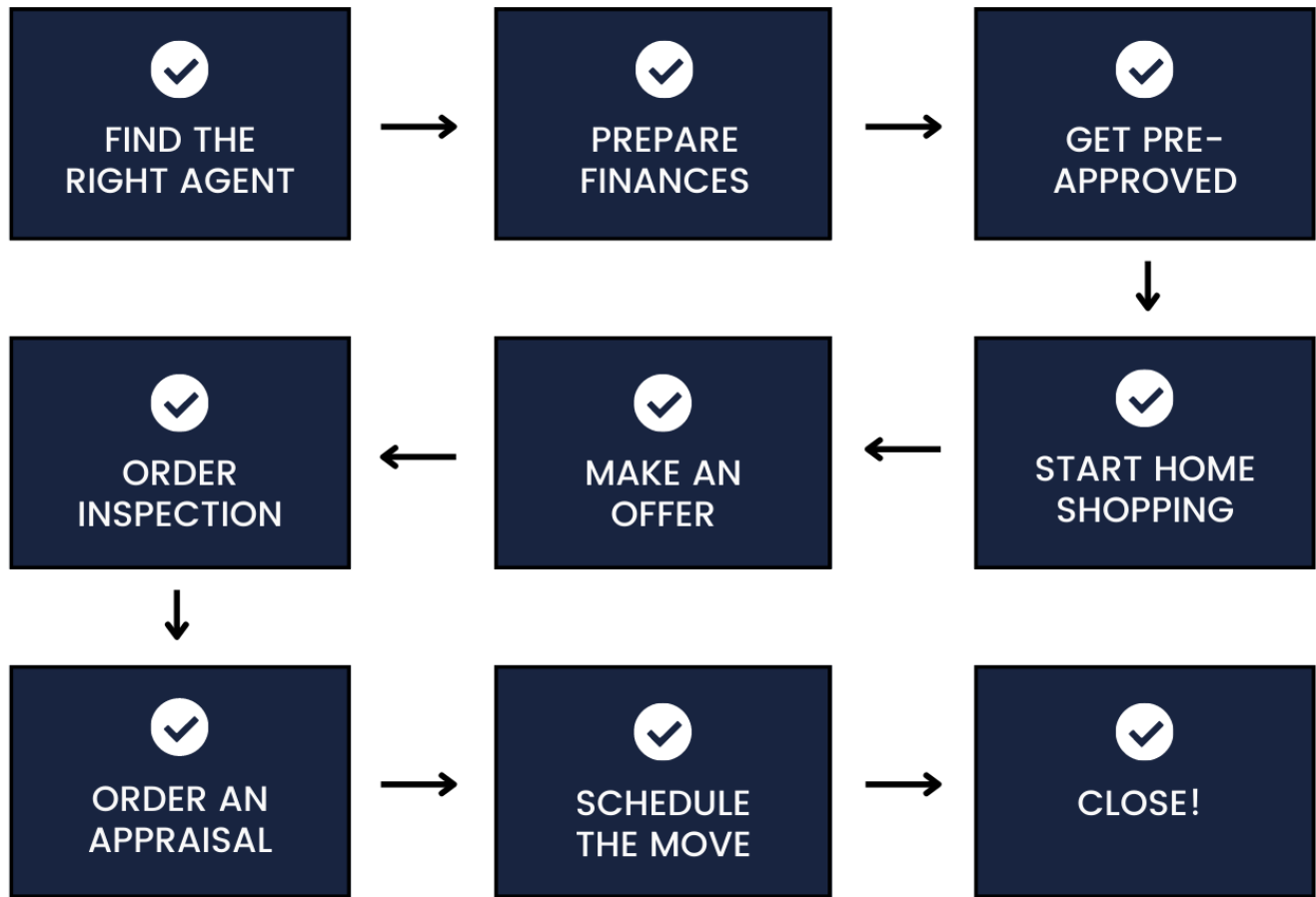


# Home Buyer Guide





# BUYING A HOME: Get ready to buy!



## DO THIS

- Start saving way before you plan to buy a home
- Check your credit and make sure it is as strong as possible
- Talk with a lender about getting pre-approved, how much home you can afford, how much it will cost (out of pocket for you to buy a home) and the mortgage interest rates/programs
- If you are a first time home buyer, research home buyer assistance programs
- Compare mortgage rates and fees
- Choose a real estate agent carefully



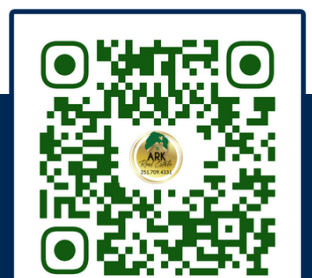
## WHAT NOT TO DO

- Buy a car, boat or other big ticket item
- Wait to get pre-approved by your lender
- Pay off debt with cash (without talking with your lender)
- Assume that a foreclosure home is the best "deal"
- Assume that NOT having a buyer's agent will save you money
- Assume that ONLY working with the seller's (listing) agent will get you the best price or save you money
- Change or quit your job
- Go see houses without getting pre-approved

*Then call your local expert!*



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SCAN WITH CAMERA ON PHONE

