







FIRST-TIME HOMEBUYER TO DO LIST






Money Matters

-  **Check Credit:** Keep low balances, make payments on time, and check your credit annually at [AnnualCreditReport.com](https://www.annualcreditreport.com)
-  **Lay Low:** Avoid big bank transactions and be sure to deposit part of your paycheck into savings
-  **Use Tools:** An online mortgage calculator can help determine a budget

Application Station

-  **Gather Paperwork:** Gather documents like debts, bank statements and paycheck stubs
-  **Go to a Pro:** Your trusted Bay Equity Loan Officer can review your loan options
-  **Get a Pre-approval Letter:** Being financially vetted proves to sellers you are serious

Budget for Extras

-  **Real Estate Agent:** A professional's expertise in your best interest is worth the cost
-  **Home Inspection:** Required to catch major issues before contracts are signed
-  **Final Financials:** Be sure to budget for closing costs, movers, tax and insurance

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HOME LOANS
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