

6 Ways to get a Leg up on FIRST-TIME HOMEBUYING

Fierce competition is a given in today's tight home market. Here's 6 tips to get ahead of the game as a first-time buyer!



GET EDUCATED

Before actively shopping, **take one of many free homebuying courses** offered through many local lenders, real estate agents and assistance organizations. Seasoned professionals will help **gauge your ability and interest in the buying process**. Some government assistance programs require these courses.



GET PRE-APPROVED

Contact us to **find out how much house you can afford**. Make sure you have information like bank statements, pay stubs, W-2s and other documents. With this information, our Loan Officers can usually pre-approve you in a few hours. **Pre-approval sets reasonable limits** on your monthly payments, and lets sellers know you are serious.



GET SHOPPING

If you don't want to take a course, real estate agents are always happy to help. **Be sure to ask plenty of questions**, listen carefully – even take notes. **Ask friends and associates for references**. Real estate professionals can help draw out details about a seller to make an offer that fits his or her needs.



GET INSIGHT

Competition is fierce, and bidding wars are common. A cover letter describing why you're personally invested might help. **About 40% of successful bids include a cover letter**.



GET IT DONE

Once the bid is accepted, you're almost there! There is a mountain of paperwork to get the sale to the closing table. **Don't stop now!** Your loan officer will help you with credit checks, document prep and an optional escrow account to automatically pay your monthly insurance and taxes.



GET MOVED IN

Once you sign and your loan is funded, **you are ready to move in!** There are still challenges going forward – maintenance, Homeowners Associations and neighbors. But it's all worthwhile. Over time, **you'll gain home equity** as your family and career opportunities grow.

TO FIND OUT MORE, CALL TODAY!

BEHL



Kathy Stypula

Senior Loan Officer

NMLS #311484

7783 North Ingram Avenue
Fresno, CA 93711

Direct: 310-600-0979

kstypula@bayeq.com

www.KathyLoan.com

HOME LOANS
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