

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



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
bay equity



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