

Getting Ready To Buy?

PLANNING AHEAD CAN SAVE YOU HUNDREDS ON YOUR MONTHLY PAYMENT AND THOUSANDS IN UPFRONT COSTS.



CREDIT

- **Check Your Credit Report for Errors:**

Visit Transunion, Equifax, or Experian for a free copy - Review it with your loan officer

- **Join the Credit Do Not Call Registry:**

- Reduce unwanted credit offers: <https://www.optoutprescreen.com>

- **Boost Your Credit:**

- Use tools like Experian Boost®: <https://www.experian.com/credit/score-boost/>

- **Limit Credit Checks:**

- No new credit cards or large credit purchases as this can damage credit.

SAVINGS

- **Open a dedicated "Home Fund" savings account**

- Use this for your earnest money and down payment

- **Start with as little as \$1000 and add more when possible.**

- Significantly reduces underwriting and documentation issues

- Funds set aside are more likely to grow and are less likely to be spent

GET PREQUALIFIED WITH A LOCAL LENDER

- **Discover where you stand today and how the mortgage process works**

- **Let's talk about your homeownership goals and how we can reach them together**

- **Find out what special programs and down payment assistance you might qualify for**



CMG HOME LOANS

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