## HOME BUYER CHECKLIST



Get a copy of your credit report

☐ Improve your credit score, pay down debts



J Get
pre-approved
before house
hunting



Know what type of loans you qualify for



Know your down payment options

Hire an experienced real estate agent:

"Richard-REALTOR®" 618-779-8065 Text or Call



Know your

debt-toincome ratio





Gather important documents



Know what you can and can't afford

Figure out your wants vs needs



Budget for all home ownership costs



Research neighborhoods and home options



View properties and make an offer