

14 Steps To Getting Yourself “In Shape” To Be A Homebuyer

Be pre-qualified by a mortgage loan officer. Be sure to speak to them about the details.

Obtain a mortgage pre-approval. (Apply online at www.jeannescott.com!)

Have the necessary funds in your checking account to write an initial earnest money check.

Have the remaining money for your down payment easily accessible.

If you are receiving a “gift letter” for a portion of your down payment, be sure to have the money transferred into your savings account.

Make timely payments on revolving loans and credit cards.

Do not make big purchases (such as a car on installment payments) prior to getting loan approval and closing on your new home.

Have a credit report run by a credit agency so that you can see what might be on the report and clear up any credit problems. (Get a FREE Credit report & Score from The Jeanne Scott Dream Team!)

Have your REALTOR® review the “Purchase Agreement” in advance of making an offer.

Be aware of the dates you can move.

Do you have a current lease? When is it up?

Can you sublet your current residence?

Do you have a home to sell before you can buy?

Can you be flexible on dates?

*When Dreaming of a Home,
Dream of Jeanne!*

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