

HOME RESOLUTIONS

Is your 2018 resolution to buy a house?
The National Association of REALTORS®
has some additional resolutions that will help you become a
homeowner in 2018.

1 Save for a Down Payment

Roughly 60 percent of homebuyers financed their home with a 6 percent - or less! - down payment. The most recent median existing-home price is \$258,300 making a 6 percent down payment \$15,498.



Clean Up Your Credit

Your credit report determines your credit score, which determines everything from whether or not you get a loan to your interest rate. Check your report for discrepancies and dispute any errors early in your home buying process.

2

3 Get Paperwork In Order

Buying a home involves a lot of paper work, so start getting everything together early. You will need several years of tax returns, bank statements and proof of current income.

Get Preapproved for a Mortgage

Before beginning the house hunting process, prospective homebuyers should receive preapproval from one or more lenders to verify the amount of money they are qualified to borrow.

4

5 Find a REALTOR®

Whether you are buying your first home or your fifth, working with a REALTOR®, a member of the National Association of REALTORS®, is the smart move. They can provide counsel, discuss listings, show you homes in person, negotiate on your behalf and help you find your dream home this year!



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