

Step 1: Make sure you are ready



Does it make sense financially?

- Calculate the onetime costs such as down payment and estimated closing costs
- Know the ongoing costs such as mortgage, insurance, taxes, maintenance, HOAs, utilities, and cost of living.
- Estimate how long you will live at your new home. A good rule of thumb is 5 years to recoup ownership costs.
- Ensure you are in a stable financial position and have adequate reserve funds.

Get pre-approved for financing (most sellers require this).

- Check your credit for free online @ creditkarma.com or freeannualcreditreport.com. Dispute any mistakes ASAP.
- Shop multiple financial institutions.
- Retrieve the necessary documents that lenders require: 2 years tax returns / W2s & 2 months pay stubs / bank statements
- Note where any irregular deposits came from. Gifts must come with a letter from the benefactor.
- Compile your previous addresses and landlord's contact info if applicable.
- Obtain a pre-approval letter.

Step 2: Make a wish list like below



Must Have

- Location(s)
- Number of bed(s)/bath(s)
- Price range
- Approximate square footage

Nice to Have

- Screened in porch
- Giant closet
- Plantation shutters
- Garage

One Day

- Finished basement
- Room for a pool
- Solar capable

We will use your wish list to create detailed searches on Multiple Listing Service sites. We will also reach out contacts within the real estate community to see if they have anything coming soon that meets your criteria.