

# ***"THE 3 KEYS TO GETTING YOU PURCHASE READY"***

## **Getting Your Finances in Order!**

Okay, so maybe you are not quite on the brink of buying a home just yet, but you still want to learn what you'll need to do when the time comes. That is where your finances first come into play.

There are plenty of reasons you might feel like you are not ready to buy. Are you afraid that your student loan debt will stop you? Do you have bad credit — or no credit profile at all? Or are you simply unsure where to start when it comes to saving for a purchase so large? No matter where you are at, we can discuss solutions so you can fulfill your dream of becoming a homeowner.

## ***Here are some common questions you may have that we can discuss during our consultation:***

How will student loan debt affect me?

Do I have enough for a down payment?

Are there additional costs?

## **Getting Your Credit in Order!**

If you have a low score, don't fret! It isn't a hard hurdle to overcome and we have a team of experts in place to assist you in that area. If you don't have credit that's ok as well, we can use alternative credit like utilities to obtain a credit history.

## **Getting Your Income in Order!**

Started a new job? That's okay! There is a common misconception that you need to be on your current job for 2 years to buy. Often, a steady history with increasing pay over the course of 2 years will suffice.

