

FIRST-TIME HOMEBUYER CHECKLIST

WHAT TO DO (AND NOT DO) BEFORE YOU
START HOUSE HUNTING



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MEET *your* TEAM



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1 BEFORE YOU START LOOKING

Get a clear idea of your budget. That includes your mortgage, property taxes, heating, insurance—and all the other stuff that comes with owning a home.

2 PRE-APPROVAL VS. PRE-QUALIFICATION

A pre-approval means my team has reviewed your documents, credit, and finances, and we're confident—based on lender guidelines—that you can be approved. A pre-qualification is just an estimate, without reviewing any documents.

3 COMMON MISTAKES TO AVOID

- House hunting before knowing your budget
- Making big purchases before closing
- Not preparing for closing costs
- Changing jobs during the process

4 BUILDING YOUR TEAM

You'll need a mortgage professional, a realtor, a lawyer, and a home inspector. Surround yourself with people who explain things clearly and have your back.

5 WHY WORK WITH MELISSA

I'm Melissa, a Level 2 Mortgage Agent and Accredited Mortgage Professional. My role is to walk you through your options, answer your questions, and help you figure out what the right solution for your situation is—without any pressure.

Have questions? Let's have a quick chat.



Financial freedom
means the ability to do
what *you* want
with *your* money.

Reach out today to see how to get there!



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