

*Checklist for
when you're
buying your first
home!*

HOMEBUYER'S GUIDE



PAY OFF DEBT



**SAVE FOR A
DOWN PAYMENT**



**DETERMINE
YOUR EXPENSES**



**COMPARE
MORTGAGE
RATES**



**PRE-APPROVAL
& PRE-QUAL**



**FINALLY
(PREVIEW THE
BUYER'S
JOURNEY)**

Colorado is a beautiful place to call home. I love to be of service and would be honored to assist you in finding your dream home. I am a (MILRES) Military Residential Specialist. Caring for you is my top priority! I will work with you in identifying your next step in purchasing or selling your home. Inventory is low these days and negotiating is one of my strengths as well as great service. Today is a great day to call me.

Wendy Gallison





PAY OFF DEBT

Debt is a major hindrance for so many first time homebuyers. It is a dream-killer! If you don't have debt, or have very little debt, that's great! You can move on to the next page. Otherwise, consider a wise man named [Dave Ramsey](#). Click his link to learn more on how to master your finances!





SAVE FOR A DOWN PAYMENT

This is the fun part! This is where you get into budget mode. Find ways to trim down your spending and free up some extra cash for your down payment. Use your income tax return, stimulus check, or bonuses to stash away.





DETERMINE YOUR EXPENSES

This includes closing costs, moving costs, new utilities rates, HOA dues if any, potential home repairs, and unexpected home-owner-life expenses. Don't worry! It may seem overwhelming at first, but this is also an investment and will often return its value over the long term.





COMPARE MORTGAGE RATES

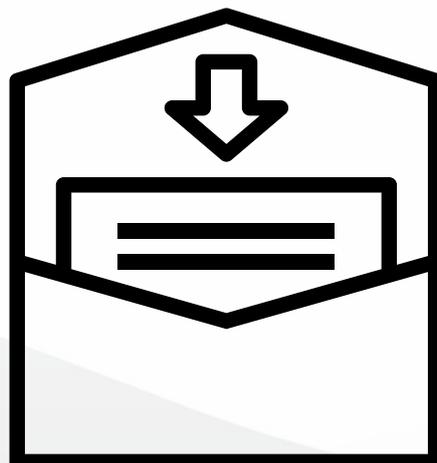
There are so many different programs and loan options available to you. Shop 3 mortgage brokers and ask lots of questions. Your lender should be helpful and able to ease your concerns. Find the rate and program that works for you.





PRE-APPROVAL & PRE-QUAL

You will need to get a letter from your lender and in some cases proof of funds showing that you are eligible to purchase the home at the price you've chosen. This is normal and standard practice when submitting an offer on a house in a seller's market.





FINALLY

If you're ready to take that plunge, shoot over to the "Buyer's Journey" to see what happens next!



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*Buy & Sell
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WENDY GALLISON



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