TOP 10 BUYING A NEW HOME TIPS

1. **Explore Homes Online & In-Person**
   - Search for homes online and in-person to get an idea about the style of home you’d like to buy.

2. **Consider Your Down Payment**
   - It is possible to begin your dream homeownership with as little as 3% – 5% down.

3. **Know-How Much Home You Can Afford**
   - Review your budget, consider your lifestyle, and be realistic about what you can afford.

4. **Improve Your Credit Score**
   - The higher your credit score the better.

5. **Get Pre-Approved First**
   - Get pre-approved before you shop for a home so that you’ll know what you can afford to spend.

6. **Create a Budget for Home Costs**
   - Keep in mind that you’ll have additional costs such as homeowners insurance and property taxes.

7. **Think about a Home Warranty**
   - Research a home warranty and read customer reviews.

8. **Keep Interest Rates in Mind**
   - Take advantage of low interest rates.

9. **Get a Home Inspection**
   - Hire a reputable home inspector to determine the health of the home you want to buy.

10. **Expect the Unexpected**
    - It’s always a good idea to have an emergency fund savings account.