



# READY TO BUY YOUR FIRST HOME?

## Contact a REALTOR®

Your REALTOR® can guide you through many aspects of the home-buying process.



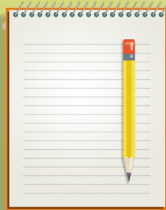
### YOUR SAVINGS

Do you have enough money saved to qualify for a mortgage, cover your down payment and pay closing costs?



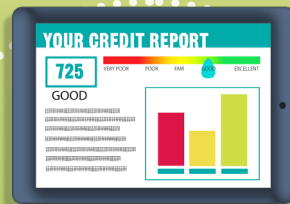
### PRE-APPROVAL

Determine your mortgage qualifications. You'll know what you can afford and be able to focus on homes in your price range.



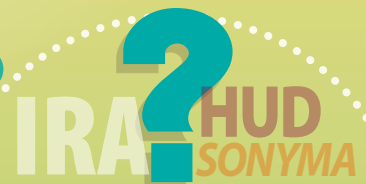
### YOUR WISH LIST

Develop and then prioritize the features on your home wish list. Identify the neighborhoods you like.



### YOUR CREDIT

Obtain a copy of your credit report to make sure it is accurate and to correct any errors immediately.



### OTHER SOURCES

Do you qualify for special mortgage or down payment assistance? You can use money from your IRA to buy your first home with no penalty for early withdrawal.