

YOUR 6-MONTH MORTGAGE READY ROADMAP

A simple month-by-month path to help you prepare financially for homeownership.

MONTH 1 Know Your Numbers	MONTH 2 Strengthen Credit	MONTH 3 Build Savings	MONTH 4 Gather Documents	MONTH 5 Meet a Lender	MONTH 6 Get Pre-Approved
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MONTH 1 — KNOW WHERE YOU STAND

- Review all 3 credit reports
- Check credit scores and identify problem areas
- List monthly debts and minimum payments
- Review income and spending
- Avoid opening new credit accounts

GOAL: Know your starting point and create your plan.

MONTH 2 — STRENGTHEN YOUR CREDIT

- Pay every bill on time
- Work on lowering credit-card balances
- Keep balances well below credit limits
- Avoid financing furniture, vehicles or other large purchases
- Keep monitoring your credit

GOAL: Build a stronger credit profile.

MONTH 3 — BUILD YOUR HOME FUND

- Save toward a down payment
- Prepare for closing costs
- Set aside funds for inspection and appraisal
- Plan for moving expenses
- Build an emergency reserve

GOAL: Build savings without creating new debt.

MONTH 4 — GET YOUR PAPERWORK READY

- Gather recent pay stubs
- Gather W-2s and/or tax returns
- Organize bank statements
- Document employment history and other income
- Keep identification and financial records together

GOAL: Have your financial documents organized.

MONTH 5 — TALK WITH A LENDER

- Review your finances with a mortgage professional
- Ask about Conventional, FHA, VA or USDA options
- Ask about down-payment/closing-cost assistance
- Discuss a comfortable purchase price and payment
- Find out whether any final improvements are needed

GOAL: Understand your financing options and next steps.

MONTH 6 — GET READY TO BUY!

- Complete your mortgage pre-approval
- Confirm your comfortable homebuying budget
- Review estimated payment and cash needed to close
- Avoid new debt, large purchases and unexplained deposits
- Begin your home search with your REALTOR®

GOAL: You're prepared to start shopping for your home.

READY FOR THE FUN PART?

Once you're pre-approved, we can begin searching for the right home with a clear budget and a stronger buying position.

JASMINE PRUITT | REALTOR® • DAVID GREENE REALTY

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