



PLANNING GUIDE

START YOUR HOME BUYING JOURNEY

BUYING A HOME DOESN'T START WHEN
YOU FIND ONE YOU LIKE...
IT STARTS TODAY!





MAP OUT YOUR JOURNEY TODAY.

When it comes to buying a home, we believe it is best to start the planning process early. From identifying your goals, reviewing your financials with a qualified mortgage lender and getting Pre-Approved before you start shopping for the "right home"

CONGRATS!! You've started your journey!
Here are 3 simple ways to get going!!



GOALS.

Thinking about some important details helps us all to be on the same page, and work together to see how we might reach your goals.

#1 What is your ideal time-line to be in your new house?

#2 What is your ideal purchase price? Or total mortgage payment?

#3 What area are you willing to purchase in? Are you flexible on cities?
Neighborhoods?

DOCUMENTATION.

For a Lender to help you work towards a Pre-Approval, they will want to review some financial documentation. Here are some suggested documents you can start to gather.



- One months work of Pay Stubs - most recent.
- W2's and/or Business Taxes for past two years.
- 2 most recent Bank Statements.
- Documentation for any other income you receive.
- Any other sources you may have for your Down Payment.

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LENDER.

Once you have identified your goals & collected your suggested documentation, it's time to start the conversation with your Lender. They will want to review your documentation and identify some programs that may suite your needs and goals. Once your Lender gives you the thumbs up you will want to formally apply. Why? They will be able to:

- Pull your credit.
- Review all your formal documentation.
- Issue a Pre-Approval based on their review or...
- Work with you to create a plan for the future.

START YOUR JOURNEY TODAY!!

Connect with us so we can get you started on your home buying journey!

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