

WHAT

FIRST-TIME

HOME BUYERS DON'T REALIZE

SAVINGS & CREDIT

- Check your credit by requesting a free credit report, and improve your score if necessary
- Direct deposit part of your paycheck into savings
- Look at your income and bills to see if more money is coming in than going out

MORTGAGE APPLICATION PROCESS

- Line up documents to prove your earnings, savings, and debt obligations
- Talk to a loan officer to review loan options and types of Mortgage Insurance available
- Estimate your down payment using an online tool so you have an idea of how much you can put down

UNEXPECTED COSTS

- Hire a trusted real estate agent that will look out for your best interest
- Include a home inspection in the real estate contract to catch major issues
- Determine final costs like movers, loan closing fees, tax, and insurance



TRITON GROUP

LEGACY
mutual mortgage

MARIO GALDOS | Sr. Loan Officer | NMLS# 220759

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