

9 Things First-Time Homebuyers Don't Realize They Should Do

Savings and Credit



Check your credit by requesting a free credit report, and improve your score if necessary



Direct deposit a portion 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 one of our Mortgage Experts to review your loan options and types of MI available



Calculate your down payment using our industry leading calculator app, so you have an idea of how much you can put down

Unexpected Costs



Hire a real estate agent the agent looks out for your best interest and will negotiate on your behalf



Include a home inspection in the real estate contract to catch major issues



Determine final costs like movers, loan closing fees, tax, and insurance

Visit [SimonsLeoni.com/Calculator](https://www.SimonsLeoni.com/Calculator) to Download!



Douglas Leoni

President/Loan Originator

FL Lic# LO6498 NMLS# 29873

813-258-6767 Ext. 225

Doug@SimonsLeoni.com

www.SimonsLeoni.com/Douglas-Leoni



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