Get ready to buy a home

BUYING YOUR FIRST HOME IS EXCITING. BUT EXPERIENCED BUYERS WILL TELL YOU IT PAYS TO TAKE YOUR TIME AND DO IT RIGHT. BEFORE YOU LOOK AT HOMES, TAKE THESE STEPS.

- **Check your credit.** Before beginning the home-buying process, assess your credit status and learn how that will affect a home loan.
- **Run the numbers.** Review your monthly budget to determine how much you can reasonably afford.
- **Decide if it's the right time.** Assess the market and your current financial situation. Sometimes, it's better to rent until the time is right.
- **Save for a down payment.** It's best to plan far ahead for a home purchase so you can save a down payment. This reduces your loan amount and the interest you pay.
- **Set your maximum price.** Once you start looking, it's easy to get drawn into a higher mortgage. Be firm and find a realtor who respects your price.
- **Shop around for a loan.** Contact multiple lenders and find the best rate. Get pre-approved if possible.