

Tips for First-Time Homebuyers



Organize Your Finances

- Set Aside Funds for a Down Payment
- · Enhance your Credit Score
- · Establish a Monthly Budget







Get Pre-Approved and Explore Loan **Options**

- In a changing rate environment, it's important to understand how much house you can afford before you start shopping.
- Working with our team at Keller Home Loans, we can help you get fully pre-approved for a mortgage with our Offer Ready program, and explore loan options.
- Allows you to shop and negotiate with confidence.



Identify Your Must-Haves

Consider what you want in home size, location, and features.







Find a Real Estate **Agent**

- Leverage the expertise of a real estate agent for in-depth neighborhood knowledge.
- · Access a network of trusted professionals including home inspectors, insurance providers, and contractors through your agent's recommendations.



Avoid These Credit Mistakes

- · Changes to Credit Profile
- · Large Cash Deposits/Withdrawals Changing Jobs



Ready to Make a Move? Secure your dream home with Keller Home Loans today!

