FREEDOM PATH
FINANCIAL
INSURANCE | LENDING | RETIREMENT

Before You Buy a Home



Smart steps today for a confident homeownership tomorrow.

1 KNOW YOUR BUDGET

Determine how much you can comfortably afford, including housing, utilities, taxes, and other monthly expenses.

2 UNDERSTAND YOUR CREDIT

Check your credit score and report. A stronger credit profile can help you qualify for better interest rates and loan terms.

3 PREPARE YOUR DOCUMENTS

Gather important documents like proof of income, tax returns, bank statements, and ID to speed up the loan process.

4 COMPARE LOAN OPTIONS

Explore different loan types such as Conventional, FHA, VA, and USDA loans to find the one that best fits your needs.

5 UNDERSTAND YOUR DOWN PAYMENT

Learn how much you need for a down payment and explore programs that may help you qualify with less upfront.

6 CONSIDER CLOSING COSTS

Closing costs can add up. Be prepared for fees such as appraisal, title insurance, escrow, and loan origination.

7 KNOW YOUR MONTHLY PAYMENT

Look beyond the mortgage. Include property taxes, homeowners insurance, and HOA fees in your monthly budget.

Why Plan Ahead?

Less Stress
Knowing what to expect makes the process smoother and less overwhelming.

Stronger Decisions
You'll be in a better position to make confident, informed choices.

Build Your Future
Homeownership is one of the most powerful ways to build wealth and security.

Ready to explore your home financing options?

I'm here to help you every step of the way.

Let's connect today for a personalized consultation.

FREEDOM PATH FINANCIAL

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