



MillerTexasProperties Mortgage



The home buying process can be bewildering and stressful. We get it, and we're here for you every step of the way. This homebuyer's checklist breaks down the process and provides the tools you will need to find your dream home.

1 Figure Out Your Finances

Prepare your budget. How much can you afford to pay for your total mortgage payment per month? How much cash do you have available for closing costs, down payment and reserves?

2 Check Your Credit Report

You don't want your credit score to hold you back once you've found your dream home. Your loan officer can help you improve your credit.

3 Get Pre-Approved By Your Loan Officer

There are many different loan programs available. Your Loan Officer will determine the best loan program for your particular situation and your price range. Browse the internet to get a feel for what's available in your area and in your price range.

4 Make A Wish List For Your Dream Home

What part of town (or country) do you want to live in?

What price range would you consider?

Are schools a factor and, if so, what do you need to take into consideration (e.g.: a specific school system, ability to walk to school, etc.)?

Do you want an older home or a newer home (less than 5 years old)?

What kind of houses would you be willing to see?

- | | | |
|------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> One story | <input type="checkbox"/> Split foyer | <input type="checkbox"/> Townhouse/Condo |
| <input type="checkbox"/> Two story | <input type="checkbox"/> Bi-Level | <input type="checkbox"/> Mobile Home |
| | <input type="checkbox"/> Tri-Level | |

What style house appeals to you most?

- | | | |
|---------------------------------------|---------------------------------------|--|
| <input type="checkbox"/> Contemporary | <input type="checkbox"/> Southwestern | <input type="checkbox"/> No Preference |
| <input type="checkbox"/> Traditional | <input type="checkbox"/> Colonial | <input type="checkbox"/> Other |

How much renovation would you be willing to do?

- | | | |
|--------------------------------|-----------------------------------|--------------------------------|
| <input type="checkbox"/> A lot | <input type="checkbox"/> A little | <input type="checkbox"/> None! |
|--------------------------------|-----------------------------------|--------------------------------|

Do you have to be close to public transportation? Y / N

Do you have any physical needs that must be met, such as wheelchair access? Y / N

Do you have any animals that will require special facilities?

(Continued on the back)

The Home Buying Process

The Home Buying Process, Continued

Want to check your credit for free?

AnnualCreditReport.com

Need a mover?

Moving.com

Need help to set up your utilities?

UtilityConcierge.com

Important House Buying Tips

Presented by Miller Texas Properties Mortgage

Buy in a district with good schools.

Work with a full-time, excellent real estate agent who knows the area very well.

Obtain Homeowner's Insurance quotes well in advance of closing.

If you will be getting a Home Warranty, research the companies and advise your loan officer or real estate agent of the company you have selected prior to closing.

Find out if the home you want to buy has an HOA.

If so, find out what their fees, rules and restrictions and amenities will be.

Hang around the neighborhood and drive the commute.

You will close at the Title Co.

Do not schedule your movers until your loan officer says your loan is cleared to close.

Set up your utilities prior to moving in.

5 Identify Your Target Neighborhood(s)

Make sure it's a good fit for your family's lifestyle. Check out the schools, crime, commute, and proximity to amenities.

6 Nail Down Your Must-Haves And Nice-To-Haves

Browse the internet to get a feel for what's available in your area and in your price range.

7 Find A Buyer's Agent

We work with excellent real estate agents that will find your dream home and represent you extremely well. You do not have to pay the agent. The seller pays the commission.

8 Go House Hunting

Find the house by driving and searching the internet. Your real estate agent will send you homes that meet your criteria and alert you to any home as soon as they hit the market. Make sure you "save" homes you'd like to track.

9 Make An Offer

Work with your agent to research the selling prices for homes comparable to the home you'd like to buy. Once you've determined sales price you're comfortable with, your agent will deliver the offer to the seller's agent. The seller will accept, reject, or counter. The real estate agent will send your pre-approval letter with your offer.

10 Get An Inspection

Inspectors should look for defects or malfunctions in the building's structure, systems, and physical components, such as the roof, plumbing, electrical and heating/cooling systems, floor surfaces and paint, windows and doors, and foundation, and detect pest infestations or dry rot and similar damage.



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