



WHAT TO DO WHEN BUYING A HOUSE



1) WHAT'S THE HOUSE FOR YOU?

Discuss with your family the needs and wants you have for a new house. Think about the layout, the neighborhood, and school district, etc.

2) CREDIT REPORT

Check your credit report. Every person is entitled to a free annual credit report. You can purchase a tri-merge report from myfico.com



3) HOMEBUYER COURSE

Take a homebuyer course to help you understand the buying process. Some courses are free and can be taken online. Some lenders offer a closing credit for participation.

4) GATHER IMPORTANT DOCUMENTS

Your lender will need the following documents from you: paystubs, tax returns, bank statements, etc.



5) WHAT KIND OF BUYER ARE YOU?

A) FINANCING

Find a lender: A mortgage lender will let you know how much of a house you can afford and provide you with a mortgage pre-approval letter, which is needed when submitting an offer. BREG can assist with finding you a lender.



B) CASH BUYER

Get your cash together and provide the source of your funds (ie. pay stubs, documentation from any sale in which you made a profit, a gift letter, etc.)



6) FIND A REALTOR

Contact US! The BREG Team is here to help you find your dream home.



7) START THE HOME SEARCH

Work with your realtor to seek out houses that meet your needs.



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