



EIGHT SIMPLE HOME BUYING STEPS

Buying a home is a major milestone—these simple steps help make the process smooth and straightforward.



1. CONSULT YOUR LENDER

The earlier you contact your mortgage lender and get pre-qualified, the quicker you'll know what you can afford, or the steps you need to take to improve your credit.

2. CHECK YOUR CREDIT

A higher credit score makes it easier to qualify for lower interest rates, which in turn can make your purchase more affordable.

3. START SAVING

You'll need cash reserves to buy a home and cover closing costs and other expenses. You'll also need to prove to your lender that you can afford house payments that may be higher than what you're currently paying.

4. INVESTIGATE DOWN PAYMENT ASSISTANCE PROGRAMS

Learn about the programs available in your area that may help you find down payment money or a low-interest loan.

5. INTERVIEW REALTORS

If you are moving out of state, find local experts and reviews from online rental sites to help you make an informed decision.

6. SET YOUR BUDGET

A lender can give you an idea of how much you can borrow, but you need to create a personal budget to decide how much you will be comfortable spending.

7. VISIT OPEN HOUSES

Get a feel for the home you would like to live in but be careful not to walk through homes you cannot afford.

8. NOTIFY YOUR LANDLORD

If you are renting and plan to purchase a new home, give your landlord advance notice of your intent to vacate the property.



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or visit busey.com/mortgage for more information.



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