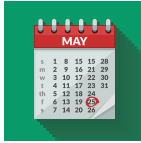


FIVE STEPS YOU CAN TAKE NOW TO SET YOURSELF UP FOR A SUCCESSFUL PURCHASE!



1. UNDERSTAND YOUR CREDIT SCORE

Before getting your heart set on a specific house, knowing where your credit score stands is important. Your credit score will play a big role in determining what kind of loan you qualify for.

2. DOCUMENTATION

Paperwork to show income and assets when applying for a loan. Think tax returns, W2's, paychecks, bank statements, etc. I will provide you with a list of documents to gather up in proceeding forward smoothly.

3. DOWN PAYMENT

Map out how much you want to set aside for your down payment. 20% from the buyer is an option. However, there are plenty of other financing programs that require less.

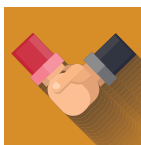
4. LOOKING AHEAD FOR RAINY DAYS

In addition to saving for a down payment, saving money for the future (reserves) continues to be important. Having a cushion can make a world of difference in keeping life comfortable.

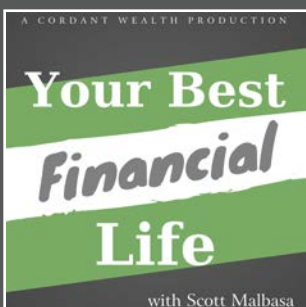
5. PREQUALIFICATION

It is important to get prequalified ahead of time. Once you know your purchase price range, shopping for the perfect home becomes realistic and fun!

5-STEP PREP



IF YOU'RE READY TO GET STARTED, CONTACT **KIMBERLY BEAN** AT SUMMIT MORTGAGE CORPORATION TODAY! **503.201.4302**



KIM BEAN, Guest Speaker on
"Making Your Finances Mortgage Ready!"
Podcast with Scott Malbasa

Go to kimberlybeanhomeloans.com and listen in on your morning commute!

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LEARN MORE ABOUT:

- The process clients go through for a mortgage
- Tips for improving your credit score
- Evaluating which mortgage program is right for you
- Different hats mortgage loan officers wear
- Factors that apply outside of the mortgage and interest rate
- Being educated on your finances to live comfortably

CALL TODAY TO SEE WHAT MORTGAGE OPTIONS FIT YOUR LENDING NEEDS



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