



# Are You Ready To Buy A Home?

Ask yourself these key questions before jumping into the market.



**Are you financially secured?**

Do you have a fully-stocked emergency fund?



**What kind of house do you want?**

How many bedrooms?  
Are you willing to commute?



**Are you sticking around while?**

You'll need to stay 5-7 years  
To recoup closing costs.



**Do you have a lot of debt?**

If your debt is severe enough,  
you might not qualify for a loan.



**Did you just start a new job?**

Lenders like to see stability - the same job for 2+ years.



**Have you saved for a down payment?**

Having down payment money lowers your risk.



**Can you cover the cost of repairs?**

Plan 1% of the purchase price every year.



**What will your monthly payment be?**

Don't forget home owners insurance and property taxes.



**What's your credit score?**

The higher your credit score, the lower your interest rate.