



Buying a home is very exciting! I'm happy to assist you with your search and look forward to helping you find your dream home. In the meantime, I wanted to be sure that you're prepared and to provide you with the following checklist to get you off to a good start:

Homebuyer Checklist

1. Determine your budget. How much house can you afford? Start by calculating your monthly income and debt.
2. Check your credit report and FICO score. There are many free services available online.
3. Use a mortgage calculator. Learn how much you need for a down payment and what your monthly payment might be with a free online mortgage calculator.
4. Get pre-approved for a mortgage. First, decide if you want a fixed or adjustable mortgage. Then speak to at least five lenders and mortgage brokers to shop for the best interest rates and programs (I may be able to help you with this as well).
5. Make a wish list. What do you want in a home? Choose a location, size (single-family, condominium, etc.) and architectural type (Victorian, Mid-Century Modern, etc.) and most importantly, pick a price range that meets your budget.

If you're able to complete these preliminary steps, your homebuying process will be that much easier and you can stay focused on what you want. Please contact me with any questions or for guidance through any or all of these steps.

I look forward to working with you!



Jennifer Dawn

Realtor

757-524-0417


jennifer.dawn@bhhstowne.com

jenniferdawnrealestate.com



**BERKSHIRE
HATHAWAY** | **Towne
Realty**
HomeServices

301 Lynnhaven Pkwy. Virginia Beach, VA 23452 | (757) 486-4500

©2020 BHH Affiliates, LLC. Real Estate Brokerage Services are offered through the network member franchisees of BHH Affiliates, LLC. Most franchisees are independently owned and operated. Berkshire Hathaway HomeServices and the Berkshire Hathaway HomeServices symbol are registered service marks of Columbia Insurance Company, a Berkshire Hathaway affiliate. Information not verified or guaranteed. If your property is currently listed with a Broker, this is not intended as a solicitation. Equal Housing Opportunity.  |