## 9 Things First-Time Homebuyers Don't Realize They Should Do



## MORTGAGE APPLICATION PROCESS



**Line up documents** to prove your earnings, savings, and debt obligations



**Talk to a mortgage pro** to review loan options and types of MI available



Calculate your down payment using an online tool so you have an idea of how much you can put down

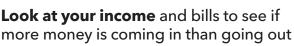
## **SAVINGS AND CREDIT**

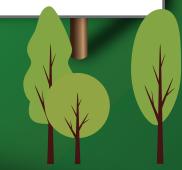


**Check your credit** by requesting a free **credit report**, and improve your score if necessary



**Direct deposit** part of your paycheck into savings





## **UNEXPECTED COSTS**



**Hire a real estate agent** despite the cost – the agent looks out for your best interest



**Include a home inspection** in the real estate contract to catch major issues



**Determine final costs** like movers, loan closing fees, tax, and insurance



Sources: www.nerdwallet.com www.bankrate.com www.mvfico.com

Genworth 兴兴。

new.mi.genworth.com