What You Need to Know About The MORTGAGE PROCESS

What You'll Need to Qualify in Today's Market:

Downpayment:

Generally between 5-20% of the purchase price (40% of buyers are putting down less than 10% - with many putting down as little as 3%).

- Income Verification, Credit History, and Asset Documentation
- Impartial Third-Party Appraisal: Your lender needs this to verify the value of the house you want to purchase.
- ✓ Stable Income ✓ Good Credit History



You will interact with various professionals during the homebuying process, all of whom are valuable resources, and perform necessary roles.

Steps To Take:

- Find out your current credit history and score.
 You don't want to start out with any surprises.
- Start gathering all of your documentation:
 Income Verification (W-2 forms, tax returns, employment), Credit History, and Assets (such as bank statements to verify your savings).
- Contact a professional to help you develop a spending plan and determine how much you can afford.
- Consult with your lender to review your income, expenses, and financial goals to determine the type and amount of mortgage you qualify for.
- Talk to your lender about applying for a mortgage and getting a pre-approval letter. This letter provides an estimate of what you might be able to borrow (provided your financial status doesn't change) and demonstrates to home sellers that you are a serious buyer.



Bottom Line:

Do your research, reach out to the professionals, stick to your budget, and be sure you are ready to take on the financial responsibilities of being a homeowner.

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Tax Guide for U.S. Citizens and Resident Aliens Abroad .1994 *Tax Guide for Individuals with Income from U.S.* US Federal Maritime Commission Handbook - Strategic Information, Regulations, Contacts Possessions ,1994 IBP, Inc., 2016-08-30 2011 Updated Reprint Updated Annually US Federal Maritime Commission Handbook Guide for Aliens United States. Internal Revenue Service, 1989 U.S. Tax Guide for Aliens ,1992 Monthly Catalogue, **United States Public Documents** ,1992 Monthly Catalog of United States Government Publications ,1994 US Military Intelligence Handbook Volume 1 Strategic Information, Procedures and Developments IBP, Inc., 2013-08 2011 Updated Reprint Updated Annually US Military Intelligence Handbook Tax Guide to U.S. Civil Service Retirement Guide to U. S. Government Publications ,1980 Monthly Catalog of United States Government Benefits ,1994 Publications, Cumulative Index United States. Superintendent of Documents, 1976 Tax Guide for U.S. Citizens and Resident Aliens Abroad United States. Internal Revenue Service. 1991 Student's Guide to Federal Income Tax .1992 US Anti-Terrorism Handbook Volume 1 Strategic Information, Regulations, Operations IBP, 2018-02-05 2011 Updated Reprint Updated Annually US Anti Terrorism Handbook Strategy Operations Programs Official Gazette of the United States Patent and Trademark Office, 2004 Taxable and Nontaxable Income ,1994 The Business and Information Technologies (BIT) Project Uday Sadashiv Karmarkar, Vandana Mangal, 2007 Documents the information technology driven changes that occur in business structures business practices and sector structures This work provides information on what is really happening across the economic landscape as a result of changes in information technologies It offers a comparative picture of technology and business practice Divorced Or Separated Individuals ,1994 Scholarships and Fellowships ,1994 Your Federal Income Tax for Individuals ,1994

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