

BUYING YOUR FIRST HOME



YOU WILL WANT TO DETERMINE:

HOW MUCH YOU CAN COMFORTABLY AFFORD

The pre-qualification process, which entails full documentation and credit check, is the best way to determine the numbers that are right for you.

HOW MUCH CASH YOU NEED TO CLOSE

Knowing how much cash you'll need to close will help to prevent stress and ease the process later.

WHAT KIND OF PROPERTY YOU REALLY WANT

Whether you are open to several styles or have your heart set on only one, narrowing your search will save time and prepare you to act when the perfect home hits the market.

WHERE YOU WANT TO BE AND HOW LONG YOU WANT TO BE THERE

You'll want to strike a balance between buying what you can and afford and buying what will accommodate your needs for longer than just the first few years. Assess your plans for growing your family and how your income might grow to match.

HOW THE PROCESS WORKS

The process varies for many reasons, including area and custom. The process won't always occur in a given order, so it pays to speak with local experts early.



Bree Shores

Mortgage Banker

NMLS #1656471

bshores@firstbankonline.com

C: 251-490-0642 | www.fairhopemortgage.com



FBMortgageLoans.com

Application is required and subject to underwriting. Not all applicants are approved. Full documentation and property insurance required. Loan secured by a lien against your property. Fees and charges apply and may vary by product and state. Terms, conditions and restrictions apply, so call for details. FirstBank Mortgage provides a variety of loan products with different rates, payments and fees. All loans are subject to credit approval. Products and services offered by FirstBank. FirstBank Mortgage is a division of FirstBank. FirstBank Institution NMLS ID 472433.

