



Tips Toward Home Ownership

We want to help one of the biggest financial investments you make be as seamless as possible. Here are some tips to help you as you start on the road to home ownership.

Before House Hunting

- Find out your credit score. If there are errors, work to resolve them. If your credit is low, work to pay off debts, establish good credit lines and a solid payment history with existing bills. For your free credit report, visit www.annualcreditreport.com.
- Call me so I can get you pre-qualified and know what you can afford. To get pre-qualified, you will need to provide the gross monthly income and total monthly payments you have to make each month. With permission, I will pull your credit score. Once we understand your income-to-debt ratio, and if you're qualified, I will prepare a "Letter of Pre-qualification" for you.
- Find a Real Estate Associate you can trust and has time to work with you.

Start House Hunting:

- With your "Letter of Pre-qualification" in hand, you can start house hunting. Be sure to only look at homes that are at or below your pre-approved limit.
- While reviewing homes, understand how an increase or decrease in the total home price will change your monthly mortgage payment and overall budget.
- I can help you understand how your pre-qualification limit translates to what your monthly payment will be.

Once you've found the right home for you, I will work with your Real Estate Associate to walk you through the paperwork involved to make you a home owner.



Chris Maxwell
Mortgage Banker
NMLS #1703127
505.855.0845
cmaxwell@bokf.com
www.bankofalbuquerque.com/ChrisMaxwell



If you are looking for a realtor, we recommend:

Program rates, terms and conditions are subject to change at any time. All loans are subject to credit approval.

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