



REPUBLIC

STATE MORTGAGE

"Building Relationships
One Home at a Time"



Are you or someone you know thinking about buying a house? Give them these tips for getting ready to buy.

WHAT TO DO **BEFORE** YOU BUY A HOUSE

Save for a down payment.

Do you have enough money saved to qualify for a mortgage, cover your down payment and pay closing costs? The minimum down payment might be a pretty good chunk of money for many homebuyers, but don't worry! If you're not quite there, you can work on the rest of these steps while you save.

Review your credit history.

The better your credit history the more desirable your loan terms and interest rate will be. Obtain a copy of your credit report to make sure it is accurate and to correct any errors immediately.

Improve your credit.

Pay your bills and pay them on time! If you tend to be forgetful or too busy when the first of the month rolls around, set up automatic monthly payments.

Do not purchase any big-ticket items on credit.

This includes vehicles, furniture or even a vacation. These personal loans increase your debt-to-income ratio which in turn will decrease your borrowing power.

Meet with your loan officer.

Determine your mortgage qualifications. You'll know what you can afford and be able to focus on homes in your price range. A pre-approval letter sets you above other buyers in a competitive market. It tells sellers you mean business, and you have the money to back up your offer.

Find a real estate agent.

Buying a home is a huge deal. Selection is about when, where and what price. And includes a big financial commitment. You need an expert at your side to guide you through the process.



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The Importance of a Pre-Approval

Important questions to consider before you buy a home.

Exactly how much of a home can I buy?

By getting pre-approval before you make an offer, you will be certain of your loan amount qualification limits.

Republic State Mortgage can provide you with a conditional pre-approval, which will allow you to shop with confidence. With a written pre-approval in your hand, you can make a more aggressive negotiation and this could save you thousands of dollars on your home purchase.

There are so many loan options... How will I know which one is best for me?

When you are pre-approved by Republic State Mortgage, you will have access to multiple loan programs. We will determine what programs you do qualify for, and assess the one that is right for your long-term goals.

What will my payments be?

The amount of your monthly payment depends on the specific loan program you choose. We can provide you with an easy-to-read spreadsheet that compares different loan programs so that you will feel comfortable about your monthly financial obligation before even making an offer on a home.

What is credit scoring and how does it work?

Credit scoring is one measure used by lenders to help them determine whether or not they should lend you money. The credit scoring system (commonly referred to as your credit report or FICO score) grades you based on multiple factors, including your payment history, outstanding credit balances, credit history, the type of credit you have accumulated, and the number of inquiries on your credit record. Points are awarded for each factor, with a high score being favorable.

How much does it cost to be pre-approved?

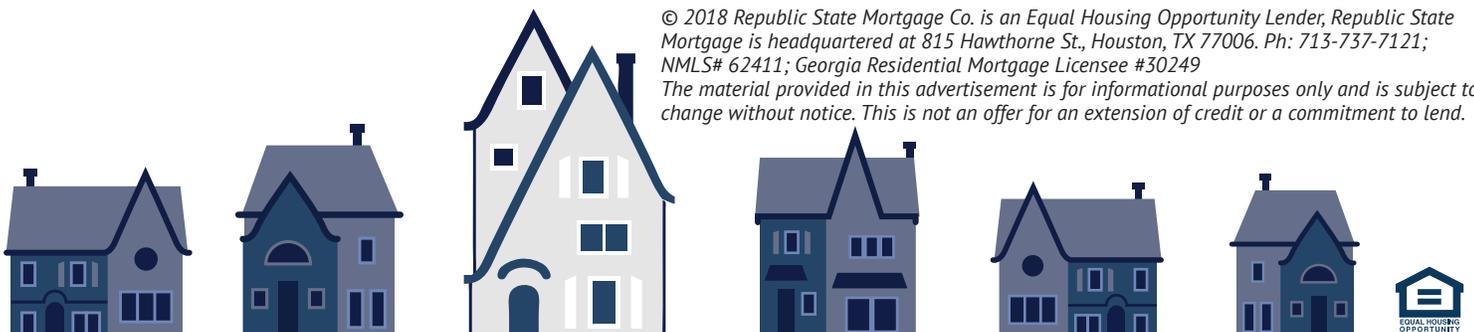
Absolutely nothing! You have nothing to lose and everything to gain. We provide free consultation to all our clients. Our goal is not only to help you find the best loan now, but also help you manage that financial responsibility in the future by reviewing your options on a regular basis.

How will pre-approval benefit me when I make an offer?

Conditional pre-approval gives you buying power. It allows you to negotiate more aggressively and potentially save thousands of dollars. The seller will take your offer more seriously because they will know you already have pre-approval from a lender.

We would like to help make your home buying experience enjoyable.

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Here is a list of useful tips to facilitate an effortless loan process. These DO's and DON'Ts will help you avoid any delays and costly challenges with your loan application.

TIPS FOR A SIMPLE LOAN PROCESS

If you encounter a special situation, it is best to mention it to us right away so we can help you determine the best way to achieve your goals.

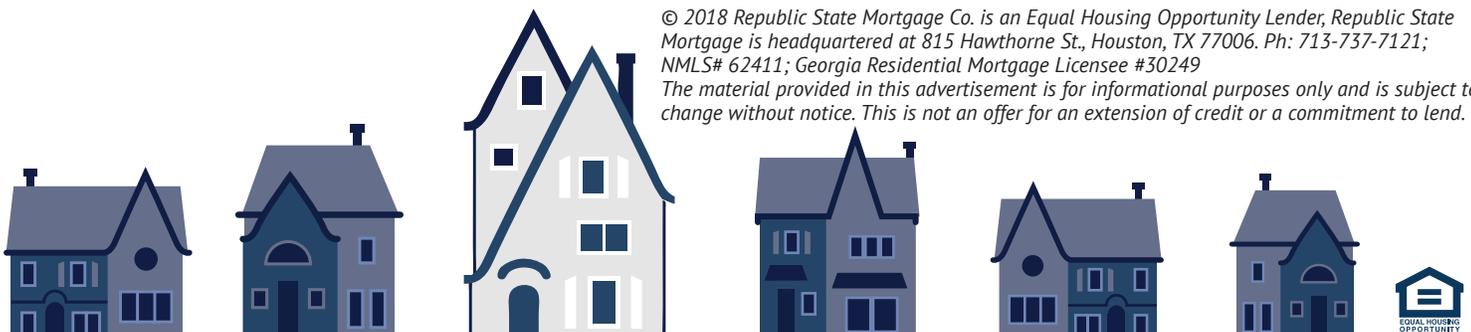
DO's

- DO call us if you have any questions.
- DO provide requested documentation promptly and in its entirety.
- DO continue living at your current residence.
- DO continue making your mortgage or rent payments.
- DO continue to use your credit as normal.
- DO keep working at your current employer.
- DO keep you same insurance company.
- DO stay current on all existing accounts.
- DO expect requests for additional documentation throughout the loan process.
- DO let us know if you will be receiving gift money before it is deposited into your account.

DON'Ts

- DON'T change your employment status.
- DON'T make any major purchases (car, furniture, jewelry, etc).
- DON'T change bank accounts.
- DON'T make any large cash deposits into your bank accounts.
- DON'T transfer any balances from one account to another.
- DON'T close any credit card accounts.
- DON'T consolidate your debt onto one or two credit cards.
- DON'T apply for new credit or open a new credit card.
- DON'T max out or overcharge on your credit card accounts.
- DON'T take out a new loan or co-sign on a loan.
- DON'T pay off any loans or credit cards, charge offs, or collections without discussing it with us first.
- DON'T finance any elective medical procedure.
- DON'T join a new fitness club.
- DON'T open a new cellular phone account.
- DON'T have your credit pulled or dispute any information on your credit report.
- DON'T pack away or store any important documents, even if they aren't initially requested.

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8 actions to **AVOID** if you want to buy a house:

1. Don't apply for a new credit card!

Remember that when you apply for a new credit card it can be BAD and look poorly on your credit rating. WAIT.

2. Don't buy a new car!

If you would like to live in a new car instead of the dream home, then go ahead and pick one up.

3. Avoid changing jobs!

Although job changes can provide better pay or a chance for advancement it could delay your quest for home ownership.

4. Don't close any credit accounts!

It makes sense to clean up your finances by canceling unused credit cards and transferring balances to other cards to get a lower interest rate when you're offered them. Don't do it! This can be a bad move for your credit score.

5. Don't go furnish the home before you own it!

We all know that you already have picked out that new couch, entertainment center and flat screen TV. Avoid buying them until after you close on your home.

6. Don't get behind on payments!

Make sure you stay on top of your credit card and rent payments.

7. Don't spend your savings!

You're going to need cash for down payment and if you end up paying closing costs.

8. Don't move money without a paper trail!

Your lender is going to need documentation for all your transactions to make sure you really have enough money.



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MOVE INTO YOUR DREAM HOME!!!

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