



THE YI TEAM
MORTGAGE ON A MISSION



MORTGAGE READINESS PLAN

YOUR CHECKLIST

- ✓ **Know your budget:** Take a look at your income, debts, and monthly expenses. (Tip: A mortgage advisor can help calculate your comfort zone)
- ✓ **Check your credit score:** higher scores often get better rates. You can check for free with many apps.
- ✓ **Gather key documents:** Recent pay stubs, W-2s, tax returns, bank statements and ID. You don't need them all yet, but it's good to start!
- ✓ **Avoid big financial changes:** Hold off on new credit cards, car loans, or job switches if possible until after closing.
- ✓ **Consider your down payment:** You may not need 20%! Ask about programs with 3%, 5% or 0% down.
- ✓ **Talk to a mortgage advisor:** We'll walk you through your options and create a custom plan based on your goals - not just the numbers.

LET'S GET READY

Thinking about buying a home? Great news - you're in the right place. This quick checklist will help you get organized, feel confident and know what to expect. Whether you're buying your first home, upgrading, or just exploring your options, here's how to get ready (without the overwhelm).

CONTACT US

Want to know how close you are? Let's create your custom mortgage plan - schedule a free 15-minute call or start your application today.

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