

# Home Buying Guide

## Tips for First Time Home Buyers

- Know your credit and keep credit card debt low.
- Don't change jobs! You'll need two years of tax returns.
- Reduce tax write-offs if 1099 employee.
- Watch Home Buying Videos. Not just HGTV because it's not always realistic.
- Attend Home Buyer workshops. There is a lot to know (i.e. inspection, appraisal).
- Explore financing options such as FHA, VA, and Conventional.
- Explore neighborhoods and school districts. [CatinaWillis.com](http://CatinaWillis.com)

## Check List

- 2 Mo. Bank Statements
- 2 Years Tax returns
- Trusted REALTOR