Ready to Buy Checklist

- Have had a stable job for at least 3* months.
- Plan to stay in Tallahassee for 4 years or more.
- I've created a budget.
- My credit score is above 680.
- I've downloaded credit reports and corrected errors.
- Saved at least 3.5% for the loan down payment.
- Saved another 3% for closing costs.
- Chosen a loan type.
- Found a local lender.
- Have a pre-approval letter.
- Created a home need and want list
- Made an appointment with Abbe



*Requirements vary per loan and lender

