



HOW TO BUY A HOME

1. Let HNCU help you identify an affordable home price range
2. Review your credit reports for errors and request corrections; visit www.annualcreditreport.com
3. Pay down credit cards and keep all bill payments current
4. Don't apply for new credit cards or close current accounts
5. Make the highest down payment possible
6. Don't change jobs
7. Budget for closing costs and loan points
8. Gather info for your application.
 - Last year's tax return
 - A recent pay stub
 - A recent bank statement
 - List of current creditors with account numbers
 - Addresses where you have lived over past 5 years
 - Employment history with salary data
 - A complete list of assets (savings and investment accounts, car, etc.)

HORIZONS  **NORTH**
CREDIT UNION

BETTER BANKING
BEGINS WITH MEMBERSHIP.

www.HNCU.org • 877.451.HNCU

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