



Nashville

Preparing to Buy a Home

If you're thinking about buying a home, there are a few things you need to get ready for. Don't worry, we're not gonna bore you with a bunch of financial jargon - we'll keep it simple and throw in some humor to keep you awake.

Know Your Budget

First off, you gotta figure out your budget. How much money you can actually afford to spend on a place to call home. This means looking at your finances and deciding what's important - like Netflix, or your daily coffee fix. It's all about priorities, people.

Know Your Credit Score

Next up, check your credit score. Yep, it's like getting a grade for being an adult. But don't worry, you can always cheat - just dispute any mistakes on your credit report and pay off those pesky debts. And for the love of all that's holy, don't go opening any new credit accounts - that's like throwing gasoline on a fire.

Know What You Have

Now, let's talk about the big bucks - the down payment. You gotta save up some cash to put down on your future digs. So, if you're not living off ramen noodles and water, it's time to cut back and start squirreling away those extra pennies. Don't worry, you can still have fun - just maybe skip that extra round of shots at happy hour.

Know What You Want

Alright, now for the fun part - researching neighborhoods and homes. This is where you get to be picky and choosey. Check out the areas that fit your vibe and are close to your fave brunch spots. And when it comes to the house itself, make sure to keep your eyes peeled for things like a big backyard for your four-legged friends, or a kitchen big enough to whip up your favorite meals. But let's be real, we're all just looking for that perfect spot to take Instagram pics.

Know Your Team

Last but not least, get pre-approved for a mortgage. This basically means getting the green light from a lender that you can actually afford to buy a house. It's like getting the ultimate VIP pass - you'll know exactly what you can afford and can start making moves.

So, there you have it folks. Buying a home doesn't have to be all boring and stuffy. Just remember to prioritize, save some cash, and find the perfect spot for your Instagram pics. Happy house hunting!