

# BEFORE YOU BUY...

Buying a house and getting a mortgage can be a stressful event in your life, so get started with these few tips to make the process a little easier and eliminate surprises in the end.



Talk to a United Teletech  
mortgage expert today.  
**866-462-5532**



*You'll be richer for knowing us.*

[utfinancial.org](http://utfinancial.org)



EQUAL OPPORTUNITY  
LENDER

## GET PREAPPROVED



**Call United Teletech  
Financial at 866-462-5532**  
to get preapproved so you  
know how much you can  
afford to spend on your  
new house.

## MAINTAIN YOUR CREDIT SCORE



Be mindful of maintaining  
or lowering your debt-to-  
income-ratio. Continue to  
make on time payments to  
maintain your credit score. A  
higher credit score can mean  
a lower interest rate.

## SET ASIDE YOUR FUNDS



Make sure you set aside  
the funds for your down  
payment, closing fees,  
moving fees and other  
miscellaneous moving  
expenses.

# TIPS



Bring a camera and  
notebook to each  
viewing.



Don't dismiss a house  
for something that can  
easily be added later.



Don't forget about fees  
and extra costs like  
taxes and homeowners  
insurance.