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## First Time Home Buyer Tips



Get a copy  
of your credit  
report



Get pre-approved  
before house  
hunting



See if you qualify  
for an FHA loan



Improve your  
credit score



Hire an experienced  
real estate agent



Know your  
debt-to-income  
ratio



Know your down  
payment options



Budget for all  
home ownership  
costs



Check first-time home  
buyer programs & grants



Know the types of  
loans available

