

# READY TO TURN YOUR PLAN INTO REALITY?

01.

## Understand Your Readiness

Ask yourself: Is now the right time, both personally and financially?

- Consider your job stability and income.
- Review your savings and emergency funds.
- Think about where you want to live for the next 5–10 years.



02.

## Strengthen Your Credit & Finances

A strong financial foundation gives you more buying power:

- Check your credit reports for errors and pay down debt.
- Save for your down payment (typically 3–5% for first-time buyers).
- Set aside extra for closing costs (2–5% of the home price).



03.

## Organize Your Documents

Lenders will need these to approve your mortgage:

- Pay stubs or proof of income (last 2 months)
- Tax returns (last 2 years)
- Bank statements (last 2–3 months)

Having these ready makes the process smooth and stress-free.



04.

## Get Pre-Approved for a Mortgage

Connect with a lender to understand your options:

- Learn about loan types (FHA, conventional, VA, etc.)
- Know your buying power and interest rate range
- Pre-approval shows sellers you're a serious buyer



05.

## Choose the Right Real Estate Agent (That's Me!)

I'll guide you through every step:

- Review contracts and timelines
- Identify red flags
- Advocate for your best interests

With the right agent by your side, buying your first home becomes a confident, smooth process.



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