Land Home
FINANCIAL SERVICES, INC.



HOMEOWNERSHIP GUIDE

Expert Tips on Buying a New Home

Get Started >



ARE YOU READY TO BUY A HOME?

Finding the right home can be challenging, and navigating the mortgage loan process is easier. Land Home's experts will help you determine if now is the opportune time to buy a home, or if there are areas where you need to focus, such as

Improve Credit History
Manage your finances, make timely payments, and keep your credit low

Sell Existing Debt
Transfer outstanding loansor credit balances to a third party

Bolster Your Savings
Consistent contributions, budgeting, and strategic investment decisions

Land Home Financial provides guidance, with a customer first approach, throughout the lending process ensuring a smooth journey from start to finish. **Our Loan Experts can provide a no obligation loan review of your current finances**.

Assessing Affordability

Understand your finances before buying a home. Keep your house payment under 30% of your monthly income. Use our mortgage calculator to estimate your monthly payment, including taxes, insurance, and PMI if applicable.



Considering Down Payment and Closing Costs

Land Home Financial offers assistance programs, including grants. Budget for closing costs, with seller contributions and first-time homebuyer programs available.

Evaluating Your Employment Stability

Your employment history impacts your loan eligibility. While continuous employment for two years or more is beneficial, recent changes or gaps may not disqualify you. Factors like military discharge or education pursuits are considered.

Assessing Your Creditworthiness

When applying for a home loan, your credit history is crucial. Land Home Financial will obtain a credit report to assess your bill payment history and verify your provided information. Reviewing your credit report periodically for inaccuracies is advisable.

Determining Affordability

Pre-approval offers clarity on your price range and negotiation leverage. Gathering necessary documentation is essential for a smooth application.

Exploring Mortgage Products

Different mortgages suit different needs. Conventional, FHA, fixed-rate, ARM, and VA loans are common options. Know the basics to make informed choices based on your goals. Understanding interest-only loans is also important.



Navigating the Homebuying Process

Once you're ready and have explored some mortgage options, the homebuying process involves making an offer, negotiating terms, conducting inspections, and finalizing the sale through escrow and closing.

Preparing for Closing and Moving In

Prepare for closing by organizing necessary paperwork and scheduling essential services for your new home. Understand closing costs and ensure you have all required documents ready.

With **over 30 years of experience**, Land Home Financial guides individuals through the homeownership journey with expertise and trust. As an approved regional lender across all 50 states, including the District of Columbia, we offer tailored products and competitive rates for a seamless homebuying experience.

With Land Home Financial's Loan Experts, you can navigate homeownership confidently. Contact us today.



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Get in **TOUCH**

EQUAL HOUSING OPPORTUNITY

A Pre-Approval is not a guarantee that your home loan transaction will close. This is not a commitment to lend, and all applications are subject to credit approval. Programs, fees, and rates are subject to change without notice. Other restrictions and limitations may apply. Contact a licensed mortgage loan originator for details. Land Home Financial Services, Inc. is an Equal Housing Lender. www.lhfs.com. 1355 Willow Way, Suite 250, Concord, CA 94520, 800-672-9470. NMLS#1796. For licensing information, go to www.nmlsconsumeraccess.org. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act # 4150086. AZ License #0903165. GA Mortgage Lender #14777. MA Lender License #ML1796. Licensed Mortgage Banker-NYS Department of Financial Services #B500893. Rhode Island Licensed Lender #99001048LL. Branch location: