Mortgage Ready Starting Checklist

You can ask for help before you feel ready.

You do not need perfect credit, a certain amount saved, or finished paperwork to talk with me. Choose one small step below. You do not have to complete this page before reaching out.

Start with your questions

☐ Write down what you want from a home and your possible timing.

☐ Name the question or worry you most want help with.

Find a payment that fits your life

☐ Note your current housing cost and a possible comfortable total payment.

☐ Leave room for childcare, savings, utilities, repairs, and other priorities.

Review credit with a plan

☐ Pay current accounts by the due date and review reports for errors.

☐ Ask before opening or closing accounts, cosigning, or paying collections.

No score or past credit problems? You can start here too. Be skeptical if someone promises to remove collections or late payments for a fee. Ask questions; I can connect you with a professional credit repair company if needed.

☐ Ask me for a specific debt-paydown plan before using your home savings.

Plan your savings and documents together

☐ Estimate down payment, closing costs, moving costs, and a savings cushion with me.

☐ Gather only the documents requested for your situation through the secure process.

Choose one next step

My first question or action: _____

_____

Ask Kayla or start your plan

Ready for the full application

Call or text (501) 548-7648. No application needed to ask a question.

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