

HOME SWEET MOBILE HOME

BUYERS PREP GUIDE

Prepare Early



Next Steps? Text STEPS
to 256-727-7003



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PREPARE EARLY



Thinking about owning your home?

This simple guide will help you get financially prepared so you feel confident and ready when the right home becomes available.

✓ 1. Know What You Can Afford

- ☐ List your current monthly expenses
- ☐ Estimate how much you're comfortable spending on a home payment (including lot rent)
- ☐ Remember: owning often costs less monthly than renting!

✓ 4. Save for a Down Payment

- ☐ Many mobile home lenders offer low down payment options
- ☐ The more you put down on a home the lower your home payment will be.
- ☐ Even a small savings cushion can help

Need ideas? We share lender tips on our site (calhounhomes.net/financing)

✓ 2. Check Your Credit

- ☐ A credit score of 575 or higher improves your financing options
- ☐ You can check your score for free at sites like Credit Karma

✓ 5. Avoid Big Purchases

- ☐ Hold off on financing cars, furniture, or opening new credit cards before applying
- ☐ This helps keep your credit score higher during the process

✓ 3. Keep Your Income Steady

- ☐ Lenders look for a reliable job or steady income history - so don't change jobs if you are about to look for financing.
- ☐ Have your pay stubs or proof of income ready when applying



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✓ 6. Explore Lender Options Early

- ☐ • Visit our website to view helpful guides and application tips (calhounhomes.net/financing)
- ☐ • View our list of mobile home lenders who work with buyers like you, or you can use your own contacts if you prefer.

You're Closer Than You Think

Getting prepared now means you'll be ready when a home becomes available.
You're already on our alert list—great move!

Now take the next step:

- ☐ Explore the lender options we recommend
- ☐ Visit our website for tips on applying
- ☐ Reach out directly to lenders when you're ready

Need something specific?

Just text back one of the keywords we sent you—like **LISTINGS**, **STEPS**, or **BENEFITS**—and we'll send you the direct link to exactly what you need.



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**AFFORD YOUR
OWN HOME
START TODAY**

Prepare Early

Notes:



VISIT US:

calhounhomes.net

calhounhomesforsale.net

See What's Available Now? Text LISTINGS
to **256-727-7003**