



*Here's The Information You Requested..*



## [How to Find the Right House for You and Your Family!](#)

What do you need to look for to insure you get the best property to fit your needs. How do you make sure you look over all the different factors when deciding on the right home? This report will give you some specific tips on purchasing your home.

### **MDRE Pros SPECIAL REPORT:**

## **How to Find the Right House for You and Your Family!**

You have made the decision to purchase a home. So how do you decide on the right property for you?

Determine how much house you can afford. You need to know how much you can actually afford before you begin looking for your house.

Generally speaking your mortgage payment should not exceed 30% of your gross monthly income. Your total debt to income ratio (gross income per month divided by your total debt payments per month) should not exceed 40%.

Before you apply for a loan get an idea of how much house you can afford.

The first thing to do is meet with a mortgage broker to start the loan process. Find a good mortgage broker who will help you find the best loan program out there for you.

The difference between going to a bank to get a loan and going to a mortgage broker is that a mortgage broker will have many different lenders to choose from and many different loan programs.

If you don't know of a good mortgage broker I would be happy to refer you to a great hard working mortgage broker who will simplify the whole process for you and answer all your financing questions.

Now that you have determined how much house you can afford to buy, it is time to make a list of all the features you are looking for and to separate them into 3 columns.

In column one put the things you must have. If you have to have a minimum of 3 bedrooms put that down. If you have to be in a certain school district write that down as well.

In your second column put the things you would like to have. Maybe you would like the house to have a built-in deck, but it isn't something you have to have and you can live without it.



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