

REAL ESTATE TIPS

Step 1: Get pre-qualified

This way you'll know how much money you'll need for a down payment, closing costs and an idea of your monthly payment.

Step 2: Make lists.

Start categorizing what kind of things you want in your new home versus what things you need. This will definitely keep you organized and your priorities in line!

Step 3: Shop it up.

Follow our house-hunting checklist to navigate you to your perfect home!

Ready to start the house-hunting process?
Feel free to email:

Valinda Hayes (Roanoke): Julie Nicely (Roanoke):
vhayes@memberonefcu.com jnicely@memberonefcu.com
540.982.8811 Ext. 9167 540.982.8811 Ext. 9189

Jim Chidester (Lynchburg & Rocky Mount):
jchidester@memberonefcu.com
800.666.8811 Ext. 9510

Angie Willard (New River Valley & Smith Mountain Lake):
awillard@memberonefcu.com | 540.982.8811 Ext. 9465

NAVIGATE YOUR SAVINGS

Quick tips to make your wallet happy:

Coffee adds up.

Leftover coffee in your pot? Pour it into an ice cube tray and leave for iced coffee later!

Food rules.

Skip the name brand products and opt for generic, especially when purchasing rice, pasta and canned food.

Too many fresh herbs?

Add herbs to a cupcake tray, add olive oil and freeze until ready to use.

Best to buy in bulk.

Toilet paper
Water bottles
Laundry detergent
Pet food

THE ROUTE TO THE RIGHT HOME

A gorgeous patio?
A furnished basement?
Your home is at your fingertips.

Start making your home must-have list!



MUST HAVES

CHECK YOUR CHECKLIST

- ☐ Did you apply for pre-qualification?
- ☐ Have you researched neighborhoods?
- ☐ Did you create a need vs. want list?
- ☐ Did you get the home inspected?
- ☐ Did you check the age of the home's roof, frame and the foundation's condition?
- ☐ Did you research the school district?

Things to Remember

School district plays an important role in buying/re-selling a home.

Make sure to research crime rate in your neighborhood of interest.

Be sure to ask if there are any monthly or yearly homeowner association fees.

MORTGAGE BREAKDOWN



Mortgage: A legal document that pledges property as a security payment for a loan. (AKA: it's a loan taken out to pay for your home)

Closing: The final step in your home owning process. It's the official legal process that transfers ownership of your home to you.

Closing Costs: fees charged by the lender and third parties related to a mortgage loan.

Equity: The difference between the market value of a property and the amount owed on the mortgage.

Point: A point is 1% of the amount of the mortgage.



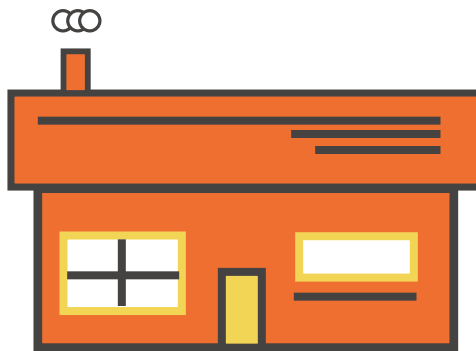
PO BOX 12288
ROANOKE VA 24024

YOUR ROUTE TO THE PERFECT HOME



A FIELD GUIDE

WHY RENT WHEN YOU CAN OWN



Your home. Your happy place. Your comfort zone. The place where your sacred Zzz's are created in a bed fit for royalty. In an instant, your serenity is interrupted by your neighbors upstairs running through their apartment like a herd of cattle. Sound familiar? Let's get you out of there. Immediately.

HOME VS. APARTMENT

Your fur ball peacefully plays fetch in your fenced in yard.

Your perfectly curated lawn houses a grill, patio furniture and a hammock. You know, for your infamous cookouts.

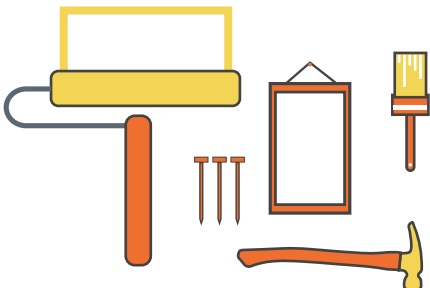
Your neighbors provide you with ample butter, cups of flour and sugar whenever you need a little chocolate chip cookie pick-me-up.

Your fur ball plays fetch in the kitchen. It's the size of a closet. This is not okay.

Your cookouts are non-existent. How can you have one without a proper yard? We're not cookout experts, but we're pretty sure you need that thing called grass and some space.

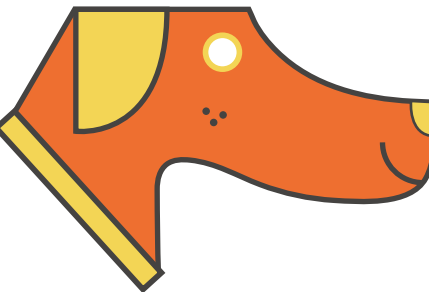
Your neighbors are so loud that excessively stomping on your floorboards is considered your daily workout-of-choice.

EXPRESS YOURSELF



You didn't hear it from us, but white walls are a little...well, out of style. Ok, we'll say it - they're boring. Still annoyed your landlord won't let you paint your walls? We get it. With a home, your walls are your palettes. Paint it up!

ROOM TO ROAM



Word on the street: your pet needs some personal space. Playing fetch in your kitchen can only last so long. Your fur baby's own yard, grass, a few flowers – now that's some good quality roaming room.

THE "CLEAN MACHINE" TIPS



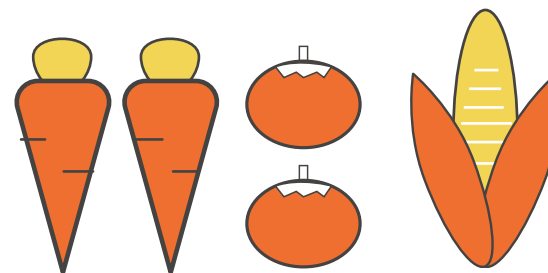
Garbage disposal smelling a little odd?

Once a month, add ice cubes into your disposal and run it to loosen up any junk. Say bye-bye to the gross smell!

Out of floor cleaner?

Add ½ cup white vinegar to a bucket of water. Clean your floors and they'll get their sparkle-on!

HARVEST EQUITY



Get your green thumb-on: add a garden to your home. It's the perfect way to add pops of color to your yard and reap the benefits!

Top Summer Flowers: Dahlia, Calla, Begonia, Asiatic Lily

Top Produce to Plant In the Summer: beans, broccoli, corn, carrots, cucumbers

SUMMER ENERGY SAVERS



Add a dimmer switch to your rooms. It's only \$10 and can double the life of bulbs!

Motion sensors on outdoor lights are your new BFF. They're only \$20 and definitely save you the hassle of remembering to turn off the porch light.

Programmable Thermostats. Set the thermostat to your preference when you're home and set it for a different temperature when you're not home. Most programmable thermostats are \$50, but the savings over a year could add up to almost \$200 if used correctly.

BUYING A HOME



Let's get you on the right home buying route! Contact our Real Estate team for more information!

877-Member1

realestate@memberonefcu.com

memberonefcu.com

Membership eligibility required

Federally insured by NCUA

