



Smart Steps to Your Next Home

Practical guidance for a smooth and successful homebuying journey

REALTOR INFORMATION



Toolika Kapur

DRE #02445486 · 408-242-5892 · toolika@kw.com

Essential Steps Before You Begin Shopping

- 1 Review Your Credit Profile: Examine your credit reports early to identify and address any potential inaccuracies or areas for improvement.
- 2 Gather Financial Documentation: Keep your recent tax returns, W-2s, pay stubs, and bank statements organized and readily accessible.
- 3 Define Your Housing Budget: Look beyond the purchase price to understand total monthly housing expenses, including insurance and property taxes.

Important Financial Habits to Maintain

- Avoid opening new credit cards or taking on new loans during the homebuying process.
- Keep your employment status stable and avoid making sudden career transitions.
- Document any large deposits with a clear paper trail to show the source of funds.
- Consult your mortgage professional before making any significant financial decisions.

Early preparation is the foundation of a confident purchase. Understanding your financing options ahead of time gives you a distinct advantage when making an offer.

Let us help you map out a personalized strategy for your home purchase.

Reach out to Sandeep Kapur and Toolika Kapur today to discuss your goals and take the first step with confidence.

Sandeep Kapur · NMLS #2783456 · 408-205-3813 · sandeep.kapur@gmccloan.com

General Mortgage Capital Corporation · NMLS-254895 · CFL: 60DBO-66060 · CA DRE: 01509029 · Equal Housing Lender

1350 Bayshore Hwy, Suite 740, Burlingame CA 94010 · Ph: 866-462-2929 (866-GMCC-WAY) and 650-340-7800 · info@gmccloan.com

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