A 4-STEP GUIDE
to manage your finances

Tired of giving up on your
fitness resolutions each year?

Resolve to get financially fit

Looking to buy a new home?
Set aside a small amount of
money each month to save for a
deposit. Budget, discipline, and
fiscal self-control will yield
big results!

Crunch your credit score

Raise the bar to
lift your credit score.

Elements typically contributing
toward your credit score:
• Length of Credit History
• Amount Owed
• New Credit
• Payment History
• Types of Credit Used

Work off your monthly debt

Weigh your monthly spending habits
with a budget comparing your income
to your expenses.

Do you have
enough left over
for a new home
payment?

www.21stMortgage.com

Pick the right house size to fit
your budget

Know what you can afford
before you shop for a home.

1. Determine your down payment –
Whether you’re sitting on a nest egg or
expecting a windfall, weigh your options
and calculate your cash on hand. You
may need to tighten your belt.

2. Stack your financial statements –
Gather proof of employment, pay stubs,
bank statements, tax returns, and other
pertinent paperwork.

3. Go the distance – Follow through
and finish strong. Research your lender
options and choose the right fit for your
financing needs. You’re almost home.

All loan programs subject
to credit approval

Equal Housing Lender. 21st Mortgage Corporation, 620 Market Street, Knoxville, TN. (865) 523-2120. NMLS ID# 2280. For licensing
information, go to: www.nmlsconsumeraccess.org. AZ Lic. #BK-0907006. Licensed by the Department of Financial Protection and
Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to the California Financing
Law licensed by the California Department of Business Oversight. MA Lic. #30-009119. mailbox@m21st.com. Equal Housing Lender.
Equal Housing Lender. 21st Mortgage Corporation, 620 Market Street, Knoxville, TN 37902, (865) 523-2120. NMLS ID# 2280. For licensing
information, go to: www.nmlsconsumeraccess.org. AZ Lic. #BK-0907006. Licensed by the Department of Financial Protection and
Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to the California Financing
Law licensed by the California Department of Business Oversight. MA Lic. #30-009119. mailbox@m21st.com. Equal Housing Lender.