

# ClearRiseCredit - Homebuyer Readiness Checklist

## Financial Readiness

- Credit score of 640 or higher
- 2+ years of stable employment or income history
- Debt-to-income ratio below 43%
- Savings for down payment and closing costs (at least \$1,000)
- No recent bankruptcies or foreclosures

## Lifestyle & Planning Readiness

- Rental history with no late payments
- Low or manageable revolving credit utilization
- Budget plan in place for future home expenses
- Understanding of monthly affordability
- Pre-approval process initiated or planned

## Take Action

- If you checked 3 or more items, you're on the right track!
- Let ClearRiseCredit help you with the rest of your journey.
- Book a FREE consultation: <https://calendly.com/clearrisecredit/30min>
- Visit [www.ClearRiseCredit.com](http://www.ClearRiseCredit.com) or email us at [info@clearrisecredit.com](mailto:info@clearrisecredit.com)