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Credit Scores & Buying a Home

Before you jump head first into searching for your dream home, you need to ensure your finances are in order. This includes reviewing and strengthening your credit. Here's what you need to know!

Why Your Credit Score and Report Matters

As a buyer, a strong credit score and report makes you a more desirable loan candidate. When deciding to approve you for a home loan, mortgage lenders take a deep dive into past car loans, student loans, credit cards, bills, and more. They also review your history of repayment and public-record information. If their findings are positive, they will be much more likely to approve you for a loan and offer lower interest rates and better terms.

What Credit Score Do You Need

The credit score required for a loan depends on the type of mortgage you select, the size of your down payment, and your lender. According to Quicken Loans, most lenders require around a score of 620 or higher to be approved for a conventional mortgage with lower interest rates and flexible repayment periods. If a buyer would like a Federal Housing Administration (FHA) loan, they require a minimum score of 580 and, for a loan through the U.S. Department of Veterans Affairs (VA), score requirements differ depending on the private lender.

How to Improve Your Credit

Reviewed your credit score and realized it may need some work? There are ways to improve your score. These include, but are not limited to, correcting payment errors on your credit report, ensuring you make all payments on time, making micropayments in between due dates, and paying down credit cards.

Selling or Buying?

Click the button below to see my video presentations.

Seller

Buyer



HOW TO PLANT A TREE IN YOUR YARD

Have you ever wanted to change the landscape of your yard by adding a tree or shrub? Whether you have a green thumb or are a green dud, with proper preparation and some good tips, you can successfully do it yourself.

The first step for planting a tree is to purchase a tree seedling from your local hardware store or tree nursery. It's important to measure the width of your roots because this will determine the size of your planting hole. Your hole should be at least three times as wide as the root mass of the tree seedling. As for the depth, be sure to dig a planting hole that is deep enough for the roots, but doesn't cover the base of the tree trunk with dirt. It's important for the entire trunk to be above the soil and some experts even leave some of the root ball above as well.

Once your planting hole is dug, inspect your tree seedling to make sure the roots aren't creating a bunched up circular pattern, as this may affect the tree's growth. If you do see patterns forming, simply tear apart the roots from the pattern and don't worry about lost soil. Place your tree seedling in the planting hole and make sure to eradicate any air pockets by lightly tapping the soil, hand-packing the soil, or spraying the soil with water after planting.

After you plant your new tree, make sure to water it every day for the first seven days. After the first week you can start watering your tree every other day for the next seven days and you can gradually decrease the frequency after that point. Then, enjoy the new addition to your yard!

Want to share a gardening tip or a picture of your success in planting?
Email me at: rodger@vbhome.com

Click the CMA button to request a Comparative Market Analysis on your home.

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Did you know? Mobile homes are personal property

The Texas Department of Housing and Community Affairs, Manufacturing Housing Division, states that in Texas, by default, all manufactured homes are personal property unless elected otherwise on a Statement of Ownership. You can elect to make your manufactured home real property if the home is attached to land that you own OR land that you are leasing under a qualifying Long-Term Lease.

Should you need additional information about manufactured homes in Texas, their website has a great FAQ page. The website is: <https://www.tdhca.state.tx.us/mh/>

Call or Text Rodger at:
325-660-7540



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