

What home buyers need to know about the credit amnesty



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[Houses for sale](#) that are just perfect for you, don't come along every day - and it's well known that searching for your dream home can almost be a full time job. Sadly, buyers are often unprepared regarding their home loan qualification before their search, resulting in disappointment at the final hurdle of the long buying process.

To get an idea of your affordability, it is helpful to use the [bond calculator](#) on a reputable property website. Also, make contact with bond originators, like ooba, early on in your process and go through a pre-qualification process before seriously embarking on your property search.

Finally, do your own annual credit check, because knowing your credit score and keeping it healthy, is critical to a successful home loan process. So if you are serious about buying a home, find out how to do that [here](#).