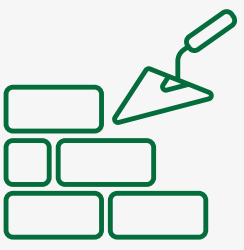


A Guide to Homeownership

Lay a Strong Financial Foundation



1 Check your credit report & prepare your finances

2 Build a budget

3 Get pre-approved for a mortgage

4 Find a real estate professional

5 Go shopping

6 Make an offer

Frame Your Shopping Plan



Close the Deal



7 Coordinate home inspection & negotiate repairs

8 Have your home appraised

9 Lock interest rate & loan term

10 Close on the home purchase

→ **Congrats!**

