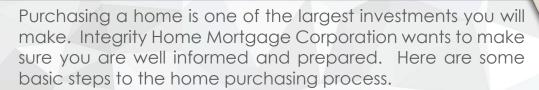
# 5 Steps to Homeownership!





- Discuss financing & loan programs
- Get Pre-qualified

## Make Formal Application

- Sign initial loan disclosures
- Provide required documentation
- Pay appraisal fee
- Lock interest rate

## **7** Find a Home

- Contact your real estate agent
- Make an offer on a home & get a signed contract
- Have a home inspection

### Mait for Final Loan Approval

- An underwriter will verity income and assets
- Conditional approval issued additional documentation may be requested
- Receive final loan approval

### Settlement on Home

- Final walk through with your real estate agent
- Sign final documents with settlement agent
- Move into your NEW HOME!







NMLS ID # 208516