



PATH TO HOMEOWNERSHIP: 10 STEPS TO BUYING A HOME

1 Save for down payment

Create a budget and do your research

2 Know your credit score

Learn your score and clean up outstanding debts

3 Find a real estate agent

Contact a local agent to guide you through the process

4 Get pre-qualified

Have a better sense of how much home you can afford

5 Find a home

Work with your agent to find a home within your budget and needs

6 Make an offer

Determine your price and negotiate the contract

7 Have a home inspection

Address any hidden issues in the home with the seller

8 Get a home appraisal

Ensure the home is worth the price you are prepared to pay

9 Close the sale

Once the loan is approved, schedule a date to sign the paperwork

10 Move in

You're a homeowner. Congratulations!