

The 3 Phases to Homeownership

● Find Your Financing

From seeing how much home you can afford to getting pre-qualified for a certain amount, this phase is all about getting your financing together before the house hunting begins!

● Find Your Home

When you're pre-qualified, it's time to finalize your house wish list, hire a realtor and inspector and hunt for your home!

● Close the Deal

This phase is all about getting the deal done. This includes making offers, getting your loan cleared to close, negotiating price among other things to get the final paperwork signed and the deed in your hands.



Ready to Get Started? Or Have a Question?



Call or Email

Phone: (555) 555-5555

Email: email@southwestfunding.com

NMLS: 55555



Southwest Funding, LP (NMLS #32139) is an equal housing lender. This is not a commitment to lend or extend credit. Programs, rates, terms and conditions are subject to change without notice. Terms and conditions apply. All rights reserved. Contact us for details. Consult your accountant about tax deductions.



The Home Buying Process



Home Loans Done Right.

The Home Buying Process in 9 Steps.

Start Here!



1. Determine How Much House You Can Afford

We recommend that your monthly mortgage payment should be around 25% or less of your monthly take-home pay. Also consider utilities, taxes and insurance in your overall cost.



2. Save for a Down Payment and/or Closing Costs

Save for your anticipated down payment, closing costs (2% - 5% of purchase price) and moving expenses.



3. Get a Pre-Qualification Letter

A pre-qualification letter will give you a credible document for up to a specified amount that the lender (that's us!) has pre-qualified you for.

Don't forget to call Southwest Funding!



6. Hunt for that House!

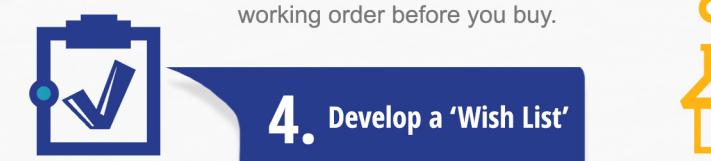
Find the ideal house for you. Consider your wish list and don't be deterred by houses that get scooped up by other buyers!



5. Find a Realtor and an Inspector

Having a good realtor on your side can help you navigate the paperwork, price negotiate and more.

A home inspector will help you ensure that the home is in working order before you buy.



4. Develop a 'Wish List'

What features are you looking for in your new home? What style of house? Neighborhood? Consider all of these and write them down before the house hunting begins.



7. Make an Offer

Your realtor will negotiate on your behalf with the seller's agent.

Offers are typically contingent on a home inspection. It's advised that you work with your realtor on this.



8. Closing Time

When you have an accepted offer, the lender (that's us) will work on your loan and order an appraisal of the property.

When you're cleared to close, we'll arrange a meeting at an independent title company to complete the deal.



9. Enjoy Your Home Purchase!

When the final paperwork is signed, you're given the deed and are ready to move into your home!

**Ready to Get Started?
Call Us Today at**