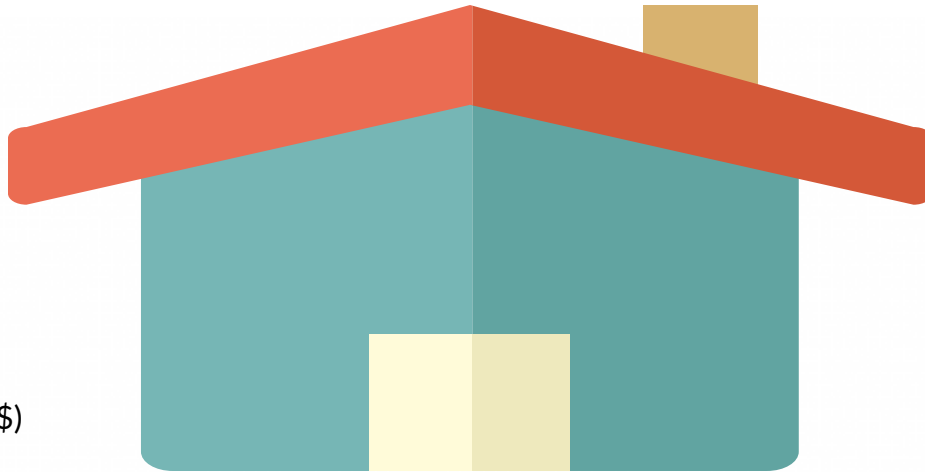


Pathway to Home Buying



Step 5

- Celebrate!
- Pay mortgage on time (\$)
- Maintain home/make repairs (\$)
- Build emergency fund (\$)
- Maintain credit
- Watch debt!

*You; Housing Counselor/
Financial Coach*

Step 3

- Make an offer on a home (\$)
- Offer is accepted
- Attorney review (\$)
- Under contract
- Get property inspected (\$)

*You; Housing Counselor;
Realtor; Attorney; Home Inspector*

Step 1

- Personal check-in
- Getting finances ready* (\$)
- Initial research
- First-Time Home Buyer Education Certificate

You; Housing Counselor

*Getting finances ready =
income + credit + debt + savings

Step 4

- Full mortgage application (\$)
- Property appraisal
- Additional legal reviews
- Obtain homeowner's insurance (\$)
- Make moving arrangements (\$)
- If applicable, access financial assistance
- Closing (\$)

*You; Housing Counselor;
Lender; Government agency;
Realtor; Attorney*

Step 2

- Get pre-qualified/pre-approved for a mortgage
- Learn about available financial assistance
- Start house hunting

*You; Housing Counselor; Lender;
Government Agency; Realtor*

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