

The Road to Homeownership

A STEP-BY-STEP MORTGAGE GUIDE



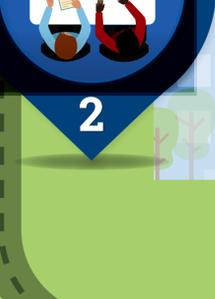
1 Work with a mortgage lender to get pre-approved

This little piece of paper is pretty powerful!



2 Meet with a real estate agent

Work with them to define your idea of the perfect house.



3 Start searching for the perfect house

It's time to get out there and start viewing houses!



4 Make an offer and draft a purchase agreement

Make your offer stand out so you can buy "the one."



5 Start your mortgage loan application

Once your offer is accepted, contact your loan officer and submit any necessary paperwork.



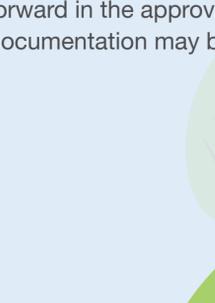
6 Schedule a home inspection

After you apply for a mortgage, schedule your home inspection.



7 Order an appraisal

Your loan officer will order a home appraisal on your behalf.



8 Shop for homeowner's insurance

While you're waiting for approval, start shopping for homeowner's insurance. This must be done prior to closing.



9 Approval with conditions

Once processed, your loan officer will submit your application to underwriting to move forward in the approval process. Additional documentation may be needed.



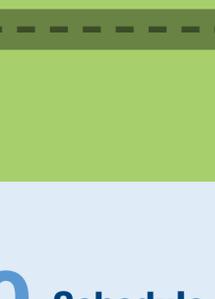
10 Schedule a closing date

Once you get the "Clear to Close" from underwriting, it's time to schedule a closing date with your loan officer and real estate agent.



11 Obtain your Closing Disclosure (CD)

Your lender and title company will outline your down payment and closing costs, and necessary paperwork you'll need to bring to closing. This will be a minimum of three days prior to closing.



12 Come to the closing table prepared

The big day is finally here! Sign your name on the dotted line, pay your closing costs and obtain the title to the house.

CONGRATULATIONS! You are now officially a homeowner.