## THE PATH TO Homeownership





Save for Your **Down Payment** 

Create a budget and do your research. There are lots of low down payment options available.

**Know Your Credit Score** 

Learn your score and clean up outstanding debts like student loans and credit cards.





**Get Pre-Approved** 

Differentiate yourself as a serious buyer and have a better sense of what you can afford.

Find a Real **Estate Agent** 

Contact a local professional to guide you through

the process.







Work with your agent to find a home in your budget that meets vour needs.





Make an Offer

Determine your price and negotiate the contract.





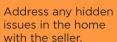
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Get a **Home Appraisal** 

Ensure the property is worth the price you are prepared to pay.

Have a **Home Inspection** 



Close the Sale

Schedule a closing date once the loan is approved so you can sign the final paperwork.



Move In

Congrats!

You're a homeowner.





