

The Path to Homeownership

1



Save for Your Down Payment

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

2

Know Your Credit Score

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

3

Find a Real Estate Agent

Contact a local professional to guide you through the process.



4

Get Pre-Approved

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



5

Find a Home

Work with your agent to find a home in your budget that meets your 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 property is worth the price you are prepared to pay.



9



Close the Sale

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

10



Move In Congrats!

You're a homeowner.