

9 STEPS

to Homeownership

Buying a home is a big deal. Still, no problem. Just break it down.



1 GET EDUCATED



These days, homebuyers must be savvy and proactive. So start by educating yourself with a good homebuyer ed program. Naturally, we think your best bet is Framework. It's comprehensive, objective, and 100 percent online.

2 GET REAL ABOUT YOUR BUDGET



Time to figure out how much house you can afford. It's about your comfort zone, not your max.

3 SHOP FOR A MORTGAGE LOAN

Get preapproved! It gives you more negotiating power. Power is good.



4 SHOP FOR A HOME



Peak season? Steps 1, 2, and 3 give you the confidence to make quick decisions. Big help: work with a real estate agent who knows your target neighborhood.

5 NEGOTIATE THE PURCHASE AGREEMENT

This is a complex contract. Quite a few pages of complexity. But if you've taken a homebuyer course, you'll actually understand it.



6 CALL IN THE HOME INSPECTOR



Choose a reputable professional before you shop for your home. You don't want just anyone. Look online at: www.ashi.org or www.nahi.org.

7 FINAL MORTGAGE LOAN APPLICATION

It might seem like this should happen earlier, but it doesn't. See step 1.



8 THE LOAN CLOSING

As in signing on the dotted line. Bankers. Lawyers. Papers. Giant checks. You'll sweat a lot less if you've done your homework.



9 CHAMPAGNE OR SIMILARLY SPARKLING BEVERAGE

You did it. Celebrate you. **Click!**

