

# THE ROAD TO HOME OWNERSHIP

## STEP 1 DO YOUR 'HOME' WORK

**GATHER** your financial information (recent tax returns, financial statements, pay stubs).

**DETERMINE** how much home you can afford, amount needed for down payment and closing costs.

**GET** pre-approved. Work with a lender to obtain a pre-approval letter. This will help during the negotiation phase.

## STEP 2 FIND YOUR DREAM HOME

**RESEARCH** areas and neighborhoods of interest.

**CONNECT** with a real estate agent — who will help you to search smarter, not harder.

**FINALIZE** the offer with all parties' signatures and earnest money.

## STEP 3 FROM CONTRACT TO HOME CLOSING

**ALLOW** time for underwriting, title search, survey and appraisal.

**SHOP** for homeowner's insurance.

**PLAN** your move.

## STEP 4 THE 'HOME' STRETCH

**SCHEDULE** final walk-through and closing.

**CLOSE** the transaction at the title company.

**TAKE** the keys. Once funding has occurred, you are now a proud homeowner...

## WELCOME HOME!

**RBFCU**   
rbfcu.org

Contact Mortgage Lending for details.

