

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.

