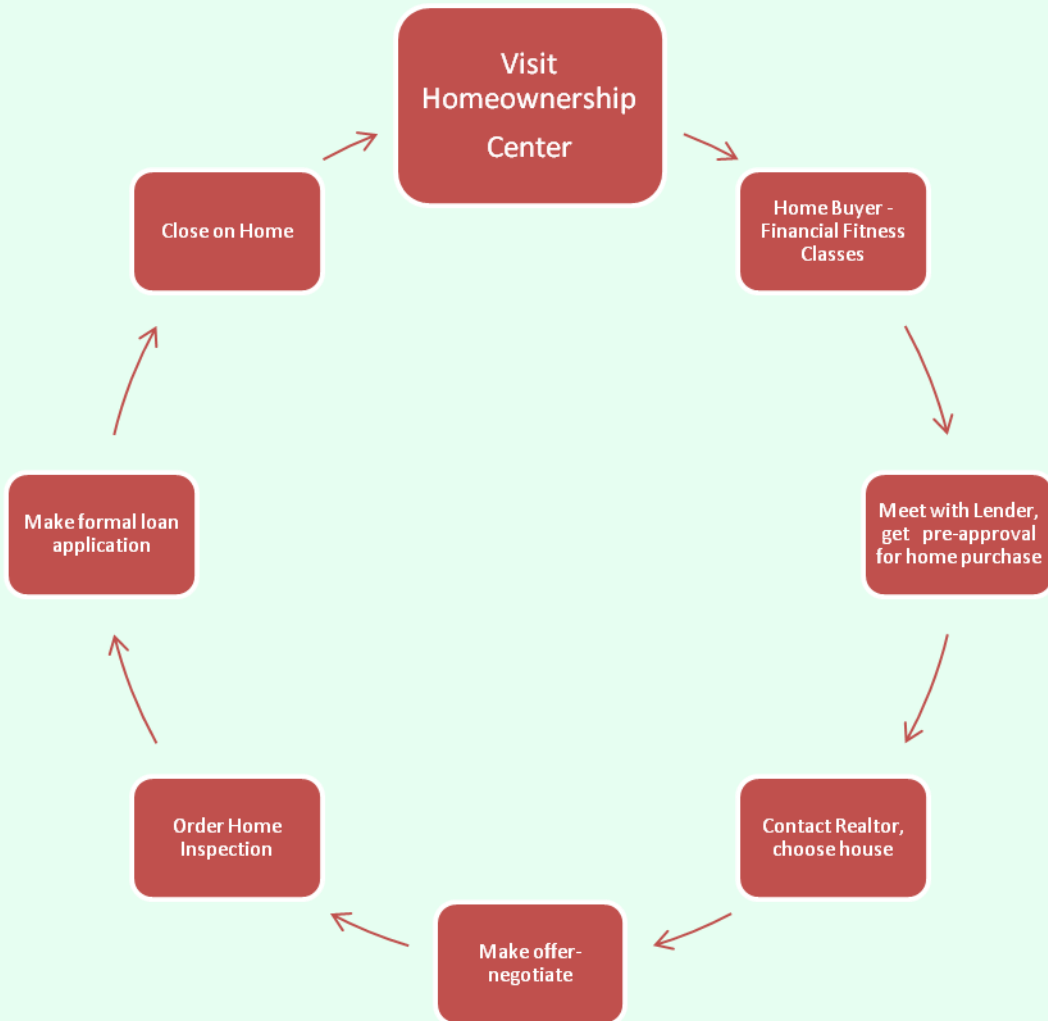


# STEPS TO BECOMING A HOME BUYER

RECOMMENDED BY NEIGHBOR WORKS INSTITUTE



1. Make an appointment to see your local Homeownership Center, review credit report, debt ration calculations, and lending programs.
2. Attend Home Buying and Financial Fitness education courses offered by the Homeownership Center.
3. Choose your lender; obtain a pre-approval best fit for your household budget. If you attend the Home Buyer education course, you will have the knowledge to decide whether or not you can afford the payment the lender has pre-qualified you for.
4. Choose a Realtor you trust; this relationship will be ongoing throughout the process. Together, you can decide on a home tailored to your needs.
5. Make an offer on the home; there are many opportunities to negotiate. Your Realtor can assist with this process.
6. Although a home inspection is not usually required by the lender, it is highly recommended for peace of mind that your home is safe.
7. Make a formal loan application with your lender. This process could take time.
8. Upon completed inspection, you will close on your home!