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A ROADMAP TO A HOME LOAN



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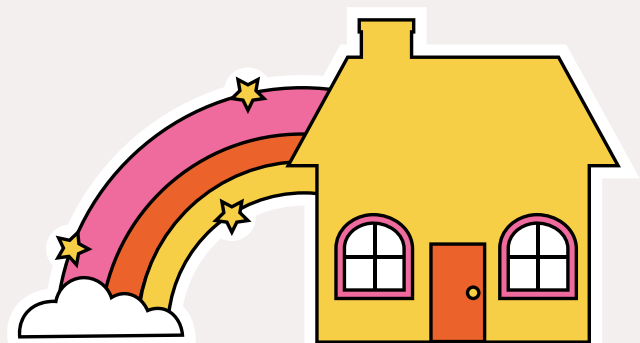
Curious about the Home Loan Process?

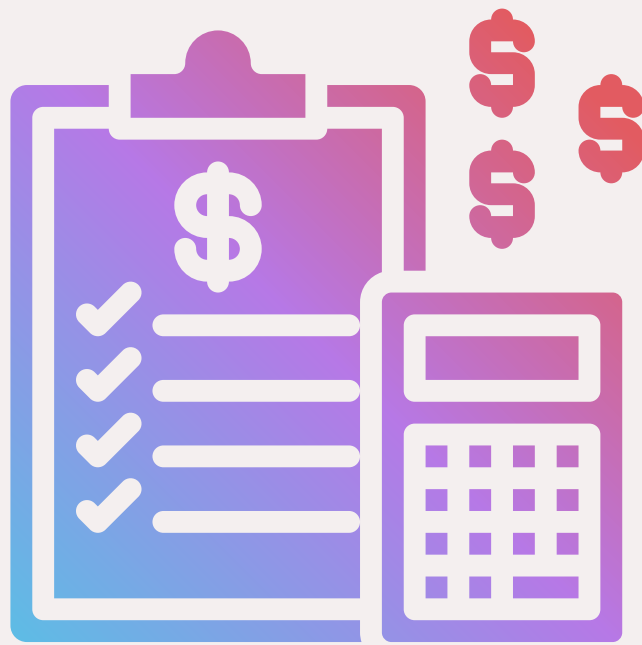
GAME
ON

Each financial situation is different. Reach out to me for a individual roadmap catered to your needs.

*just
breathe*

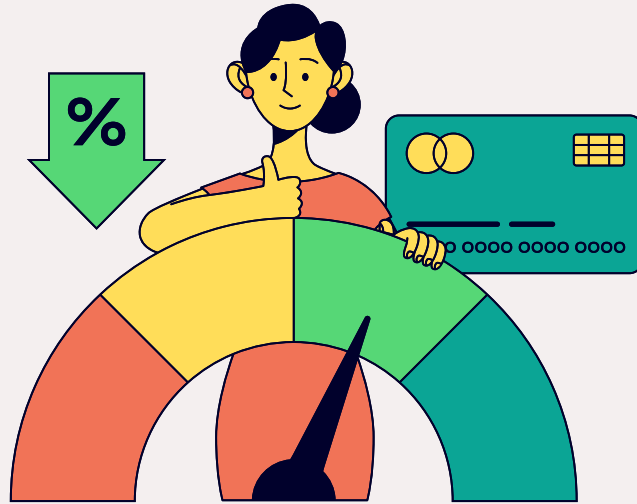
This general raodmap is a great start
for your home loan journey!





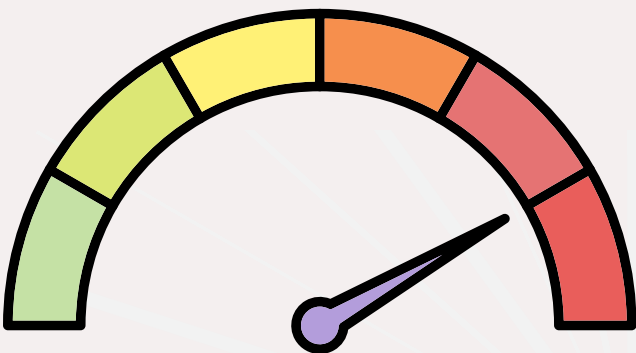
Step 1: Determine Your Budget

Before you start looking for a home, it's important to determine how much you can afford to spend. You'll want to factor in your income, expenses, and any existing debt. There are many online calculators that can help you estimate your home affordability. Don't forget to factor in property taxes, insurance and maintenance. Property taxes adjust to the purchase price of the property. Prepare for a property tax adjustment. For best results reach out to me!



Step 2: Check Your Credit Score

Time to check how financially fit you are. Your credit score will play a big role in whether you qualify for a home loan and what interest rate you'll get. Check your credit score and report from the major credit bureaus (Equifax, Experian, and TransUnion).





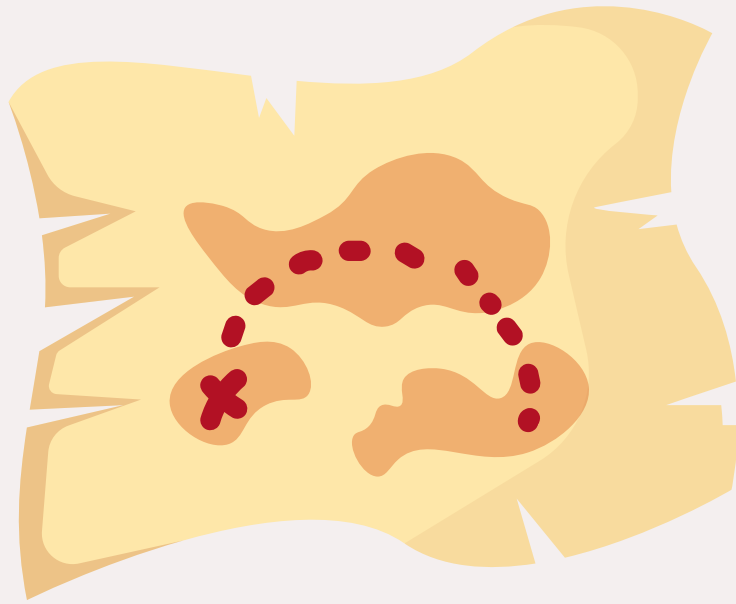
Step 3: Shop for a Lender

Research and compare lenders to find the best home loan option for you. Consider factors such as interest rates, loan terms, fees, and customer service.



Step 4: Get Pre-Approved

Getting pre-approved for a mortgage is an important step in the home buying process. Once you have found a lender you like, get pre-approved. This will give you an idea of how much you can borrow and what your interest rate will be.



Step 5: Start House Hunting

Now that you know how much you can afford, start looking for a home that fits your budget and meets your needs. Your real estate agent can help you find properties that meet your criteria and schedule viewings. If you work with me I can help you fund and fund your dream property.



Step 6: Make an Offer

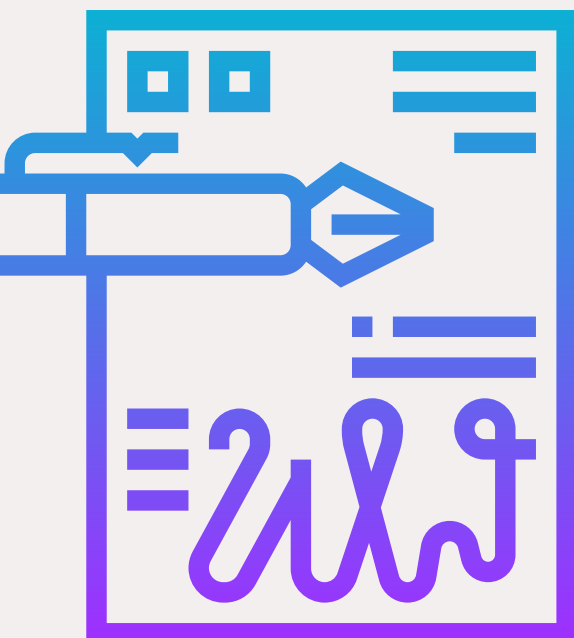
When you find a home that you love, it's time to make an offer. Your real estate agent can help you negotiate with the seller and draft a purchase agreement. If your offer is accepted, you'll need to finalize the loan with your lender.





Step 7: Close the Deal

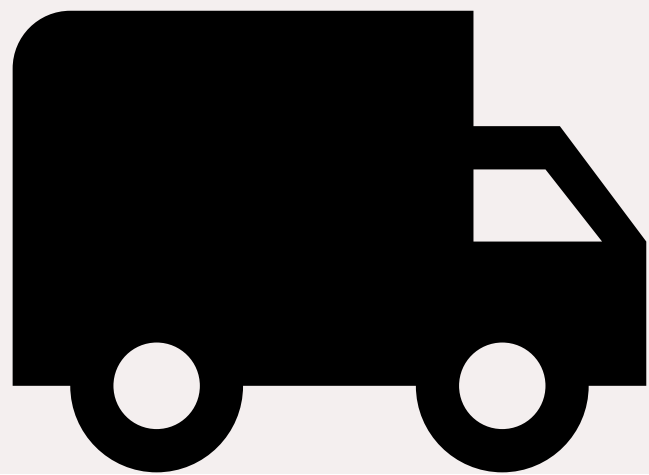
Once the inspection is complete, and any necessary repairs have been made, you'll be ready to close the deal. You'll need to sign a lot of paperwork, but your real estate agent and your lender will guide you through the process.





Step 8: Move In!

Congratulations, you're now a homeowner! It's time to move in and make your new house a home.



finally
FINISHED

Additional Tips:

- Don't rush into a purchase. Take your time and find the right home for you.
- Consider the neighborhood, schools, and amenities when choosing a home.
- Don't forget to factor in closing costs and ongoing maintenance expenses.
- Keep up with regular maintenance and repairs to keep your home in good condition.
- Consider getting homeowner's insurance to protect your investment.

Rossi Shnowski
NMLS# 2436051
DRE # 02202773

Everwise Home Loans &
Realty
NMLS# 1739012
DRE# 02067255
15615 Alton Pkwy, Suite
450, Irvine, CA 92618

Finish