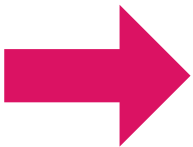


START HERE



PRE-APPROVAL

INCLUDE W2'S, PAY
STUBS, BANK
STATEMENTS & TAX
RETURNS



FIND A HOME

ASSESS YOUR WANTS
& NEEDS, THEN LET
YOUR REALTOR HELP
YOU FIND THE
PERFECT HOME



MAKE AN OFFER

OFFER ACCEPTED, SIGN
ALL REQUIRED
DOCUMENTS AND
ORDER THE HOME
INSPECTION



APPLICATION PROCESS

SUBMIT UPDATED
DOCUMENTS FROM
PRE-APPROVAL...
KNOW YOUR NUMBERS

CONTRACT CLAUSES

REVIEW YOUR
CONTRACT & PAY
CLOSE ATTENTION
TO DATES AND
TIMELINES



POST CLOSING

ENJOY THE TAX
ADVANTAGES OF OWNING A
HOME. LET'S CELEBRATE

FINISH!



WELCOME HOME!

YOU ARE NOW A
HOMEOWNER



CLOSING

KEYS WILL BE
TURNED IN TO
YOU AT
CLOSING



THE HOME BUYING PROCESS

ROATM

REALTY OF AMERICA

HELPFUL STRATEGIES

- SAVE AND SUBMIT ALL FUTURE PAYSTUBS
- SAVE AND SUBMIT ALL FUTURE BANK STATEMENTS
- KEEP COPIES OF ALL DOCUMENTS SUBMITTED FOR PROCESSING
- CONTINUE TO PAY ALL OF YOUR DEBTS & LOANS ON TIME

COMMON MISTAKES

- DON'T MAKE ANY CASH DEPOSITS
- DON'T MAKE ANY LARGE PURCHASES ON YOUR CREDIT CARDS
- DON'T CO-SIGN A LOAN FOR ANYONE
- DON'T CHANGE BANK ACCOUNTS
- DON'T APPLY FOR NEW CREDIT CARDS

REMEMBER

FROM CONTRACT TO CLOSE WE ARE HERE FOR YOU
EVERY STEP OF THE WAY, LEAVING NOTHING TO CHANCE!

INSPECTION & APPRAISAL

INSPECTION IS COMPLETED
AND YOUR LENDER ORDERS
THE APPRAISAL

PROCESSING

PROCESSOR COMPLETED
ALL UPDATED
INFORMATION
VERIFICATIONS FOR
CREDIT, EMPLOYMENT &
ASSETS

APPRAISAL REPORT

RECEIVED AND
REVIEWED, PROCESSOR
UPDATES YOU ON
OUTSTANDING ITEMS

UNDERWRITING

PROCESSOR SUBMITS FILE TO
UNDERWRITING DEPT FOR
REVIEW AND COMMITMENT
LETTER. APPROVAL LETTER
ISSUED AND SENT TO YOU
FOR REVIEW

COMMITMENT

SUBMIT ALL
OUTSTANDING
CONDITION ITEMS FOR
THE COMMITMENT
LETTER PRIOR TO FINAL
CLEARANCE

TITLE REPORT

THE CLOSING
AGENT REVIEWS &
SHARES THE TITLE
REPORT WITH YOUR
LENDER FOR
FINAL REVIEW
AND APPROVAL



HOMEOWNER'S

INSURANCE POLICY
COPY OF APPRAISAL &
MORTGAGE CLAUSE
PROVIDED SO YOU
CAN SECURE YOUR
HOMEOWNERS
INSURANCE POLICY



CLEAR TO CLOSE

YOU AND YOUR REALTOR
ARE NOTIFIED THAT
YOUR FILE IS CLEAR
TO CLOSE AND A
CLOSING DATE IS
SCHEDULED BY
THE CLOSING AGENT



FINAL WALK-THROUGH

SCHEDULED 1 - 3 DAYS
PRIOR TO CLOSING, THIS
IS YOUR CHANCE TO
APPROVE THE
CONDITION OF THE
HOUSE PRIOR TO
SIGNING CLOSING DOCS

NOW THAT YOU ARE OFFICIALLY A HOME OWNER, WE ALSO RECOMMEND GETTING
A WILL DONE & LIFE INSURANCE TO PROTECT YOUR ASSETS & THIS INVESTMENT.