HOME FINANCING, SIMPLIFIED

First-Time Homebuyer Roadmap

A simple path from "thinking about buying" to getting the keys.

1. Build the plan

- Review income, monthly debts, available funds, credit, and your comfortable monthly payment.
- Decide what matters most: lowest cash to close, lowest payment, flexibility, or a balance of all three.

2. Get pre-approved

- Provide the documents needed to verify income, assets, credit, and employment.
- A strong pre-approval helps you understand your price range before you start making offers.

3. Shop and contract

- Work with your real estate agent to evaluate homes, taxes, HOA costs, insurance, and property condition.
- Once under contract, the lender works through appraisal, title, underwriting, and final approval.

4. Review and close

- Review your final numbers, wire instructions, and Closing Disclosure carefully.
- After signing and funding, you get the keys and begin life as a homeowner.

Start with the numbers.

Use the Kindred Mortgage Calculator, then build a pre-approval around the payment you are comfortable with.

Run your numbers | kindredmortgage.com