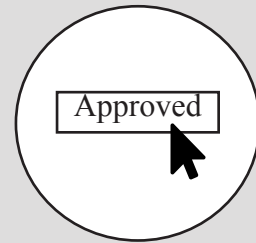


Home Buying Transaction

1 GET PRE-APPROVED

You are ready to start the home buying process! Work with a Loan Professional. Submit application documents for review. Determine how much you can afford.

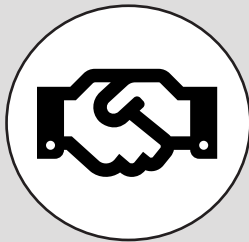


2 WORK WITH YOUR REALTOR

Meet with your realtor to discuss your goals and what's important to you and your family. Define what type of home you're looking for (style, price, neighborhood, etc.) Start Shopping!

3 SUBMIT OFFER

You've found the one! Ask your realtor to run comps and discuss price and terms. Work with them to put together the offer package. Be patient through the negotiating process.

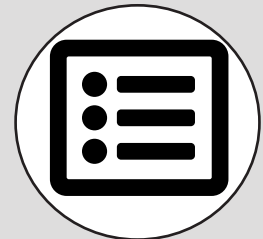


4 SUBMIT LOAN TO LOAN PROFESSIONAL

Your offer was accepted! Your realtor will open escrow (period when buyer performs due diligence and all conditions of the sale are met before money and property change hands) with the Title Company and work with you on the Earnest Money Deposit. Ensure your Loan Professional has all the documents they need.

5 CONDUCT INSPECTIONS/APPRaisal

Perform all home inspections (full home inspection, termite, dry rot, etc.). This is the time to find out anything you can about the home. If there are any issues with the inspections or appraisal, discuss your objections with your realtor.



6 CLOSING!

You've come to an agreement with the seller. Loan Professional prepares final documents and disclosures. Review and sign closing documents with Title Company. Receive keys once funded and recorded!.