## -HOMEOWNERSHIP

GUIDE

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Save for a down payment

Create a budget and do some research on down payment options.



Get your credit score healthy

Work to get rid of any outstanding debts



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Get Pre-approved

This gives you a better understanding of what you can afford and prove you are a serious buyer

Find a Real Estate Agent

We will guide you through the process and make life easier





Find THE home!

Find a home that meets your needs, wants, and budget

Make a standout offer



Get an inspection

Because no one likes those pesky hidden issues



Work with your real estate agent to determine the best offer

Get an appraisal

Make sure you are getting what you are paying for





Get to the closing table and sign that final paper work!



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Move and get settled

Congratulations, you did it! Enjoy being the proud owner of your new home!





Each office is independently owned and operated