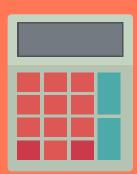


LEASING TO BUYING GAME PLAN

A step-by-step approach to purchasing your home.



ASSESS YOUR PERSONAL FINANCES

Honestly determine what your are comfortable paying as a monthly mortgage note. Be realistic and practical, keeping your personal financial plans for the future at the forefront.



COMPLETE A MORTGAGE APPLICATION

Fill out a mortgage application with a lender. Ask questions about your loan options. Find out if there are any quick fixe to improve your credit score and debt-to-income ratio.



GET A LOAN ESTIMATE

The loan estimate will detail your loan amount, interest rate, monthly payment, and cash-to-close. Ask for estimates at differing price points. This is all about the numbers, aiding you in making a smarter purchasing decision.



GO HOUSE HUNTING

You can now shop intelligently because you know your numbers and what your options are. When house hunting, be true to yourself, your season in life, and plan for the future.



PURCHASE YOUR HOME

Work with a great REALTOR to guide you through the entire buying process. Purchase what meets your needs and implement your wants. Be at peace with your decision, and build equity as soon as possible. Welcome home!