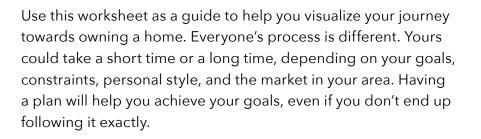
## From here to homeowner A roadmap to help you plan



If you haven't already, check your credit right away. This gives you time to correct errors or strengthen your scores. Learn more at cfpb.gov/mile1

Goal date:

2

3

Decide how much you want to spend on a home. Only you can determine how much you can afford to pay each month and upfront for your down payment and closing costs. Learn more at cfpb.gov/mile2

Goal date:

Discover your mortgage options. Mortgages are complex, and there are lots of possibilities. Explore loan terms, types and interest rate types, talk to lenders, and ask questions. Learn more at cfpb.gov/mile3

Goal date:

Get a prequalification or preapproval letter. A preapproval letter helps you show sellers that you are a serious buyer - but it doesn't commit you to a lender. Learn more at cfpb.gov/mile4

Goal date:



Find the right home and make an offer. Your first offer may not be accepted by the seller. That's ok. Keep looking until you find your home. Learn more at cfpb.gov/mile5

Goal date:

Compare loan offers. Get Loan Estimates from at least three different lenders and compare them to find the best deal. Learn more at cfpb.gov/mile6

Goal date:

7

8

9

Choose the loan offer that's right for you. Let your lender know you are ready to proceed. Submit your documents and get ready to close. Learn more at cfpb.gov/mile7

Goal date:

**Q** Shop for your closing services. Your Loan Estimate has a section called "Services you can shop for." Shopping around for these services can save you money. Learn more at cfpb.gov/mile8

Goal date:

Close on your new home. Review your closing documents in advance to make sure there are no errors and everything matches your expectations. Learn more at cfpb.gov/mile9

Goal date:

This roadmap highlights key milestones, but there are many more steps to the process. Learn all the steps at consumerfinance.gov/owning-a-home

## From here to homeowner A roadmap to help you plan



Find the right home and make an offer. Use this sheet to take notes as you move through each milestone. Having a plan will help you achieve your goals, even if you don't end up following it exactly. 📜 Compare Ioan offers. If you haven't already, check your credit right away. Choose the loan offer that's right for you. 7 **\$** Decide how much you want to spend on a home. 2  $\mathsf{Q}$  Shop for your closing services. 8 Discover your mortgage options. 3 9 Note: f Get a prequalification or preapproval letter. This roadmap highlights key milestones, but there are