

From here to homeowner

A roadmap to help you plan



Use this worksheet as a guide to help you visualize your journey towards owning a home. Everyone's process is different. Yours could take a short time or a long time, depending on your goals, constraints, personal style, and the market in your area. Having a plan will help you achieve your goals, even if you don't end up following it exactly.

- 1** **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** **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: _____
- 3** **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: _____
- 4** **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: _____

- 5** **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: _____
- 6** **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** **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: _____
- 8** **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: _____
- 9** **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

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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.

- 1** If you haven't already, check your credit right away.
- 2** Decide how much you want to spend on a home.
- 3** Discover your mortgage options.
- 4** Get a prequalification or preapproval letter.

- 5** Find the right home and make an offer.
- 6** Compare loan offers.
- 7** Choose the loan offer that's right for you.
- 8** Shop for your closing services.
- 9** Close on your new home.

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