Save for Your **Down Payment**

Create a budget and do your research. There are lots of low down payment options available.

#2

Know Your Credit Score

Learn your score and clean up outstanding debts like student loans and credit cards.

#3

Find a Real **Estate Agent**

Contact a local professional to guide you through the process.

#4

Get Pre-Approved

Differentiate yourself as a serious buyer and have a better sense of what you can afford.

#5

Find a Home

Work with your agent to find a home in your budget that meets your needs.

10 STEPS TO BUYING A HOME

Make an Offer

Determine your price and negotiate the contract.

Have a Home **Inspection**

Address any hidden issues in the home with the seller.

Get a Home **Appraisal**

Ensure the property is worth the price you are prepared to pay.

Close the Sale

Schedule a closing date once the loan is approved so you can sign the final paperwork.

#10 Move-In

Congratulations! You're a homeowner.