

Now that you have completed the six video modules, think about the following list of 18 'STEPS'. Put these 18 'STEPS' into what you think is the best order. Keep in mind that there is not an absolute correct order — while some steps do need to go in a specific order (for example: I have to find a home before I can buy a home), other steps have a bit more flexibility in the order they can be done.

Number the steps 1-18 to show what you think best reflects the Steps to Homeownership.\*

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|---|---|
| _____ Buyer secures homeowners insurance                            | _____ Attend a homebuyer education class  |
| _____ Closing at the Title company                                  | _____ Find a home and sign a purchase contract  |
| _____ Apply for the mortgage loan and Homewise financial assistance | _____ Meet with a Home Purchase Advisor to develop action plan and prequalification         |
| _____ Work with a broker and shop for a home                        | _____ Create budget to save for down payment  |
| _____ Closing date is set   | _____ Buyer previews closing documents  |
| _____ Work on action plan and fix any credit problems               | _____ Loan package prepared for underwriting; credit report and appraisal ordered by lender |
| _____ Buyer's final walkthrough inspection                          | _____ Seller builds home or prepares property for sale and makes any agreed-on repairs      |
| _____ Contract a home inspector                                     | _____ Underwriter reviews loan application and issues final approval                        |
| _____ Buyer prepares money needed for closing                       |   |
| _____ Closing documents are assembled                               |   |



During the Q&A Live Class, we will review the overall home buying process together. You can use the 2nd page at that time to track the actual order of the steps and to make any helpful notes.



\*This activity assumes you are buying an existing home, not a home that has to be built, as that process would be a little different.



