# **10 Steps to Buying Your Home**



# Apply for a certificate of eligibility

Don't worry, we handle the paperwork for you!

#### 2.

## Get pre-approved

Fill out the 5 Minute Loan Approval and we'll have you pre-approved in no time!

3.

#### Look at your current finances Large Monthly Expense Items

- ✓ Bills & Utilities
- 🗸 Loans
- 🗸 Groceries, Entertainment
  - & Recreation

#### Items To Think About When Owning A Home

- ✓ Property Taxes
- ✓ Homeowner's Insurance
- ✓ Home Repairs



#### Choose a Real Estate Agent

Our staff has trusted real estate agents that we can match you with

# Shop for a Home:

#### Big Ticket Items To Ask About:

- Roof & Foundation
- Air Conditioning
- ✓ Hot Water Heater

#### Key Items to Think About:

 How long do you plan to live in the home (starter, investment, forever)?

Put together and sign a purchase agreement

Our staff will work with you and your agent to deliver a purchase agreement to the seller.

#### Have home inspected and appraised

As part of our commitment to service, Hero Loan will PAY for your appraisal (\$500 Value). All VA loans require a termite inspection to be performed

Review Pre-Closing Paperwork

Our staff will walk through the paperwork with you step by step so that you understand all the details surrounding your new home and get you the best rate.

Close on your new home

> Since there is a lot of paperwork to sign, we will send a dedicated courier to your location of choice to sign off on the final paperwork!

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## Move in!

Oh, and be on the lookout for a package from Hero Loan. It's just our way of saying thanks!



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