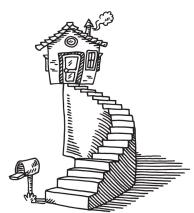


Ten steps to home

Dreaming of celebrating the holidays in your very own home? Maybe it's not as far away as you think. In fact, you might be just ten steps away!

- ① Start off on the right foot and talk to a professional mortgage broker: that's me! I can help you determine if you're ready to buy, or give you some tips on how to get ready!
- I'll let you know how much home you can comfortably afford.
- Work with an experienced realtor to find your home.
- 4 Find your perfect home and make an Offer to Purchase that is subject to financing.
- Gather up the documents to support your mortgage request.
- Get your mortgage approval, waive your financing condition, and sign your mortgage commitment.
- On't make any significant changes to your income or debts before getting possession of your home.
- Meet with your lawyer approximately a week before the house becomes yours to finalize everything.
- Arrange for home insurance.
- Walk in your very own front door!



Now that you're home, I will help you make the most of your home ownership with tips to help you manage your mortgage, and power down your debt as quickly as possible. Call today! You're probably just ten steps from home!



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