










# 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](https://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](https://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](https://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](https://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](https://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](https://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](https://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](https://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](https://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](https://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.

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