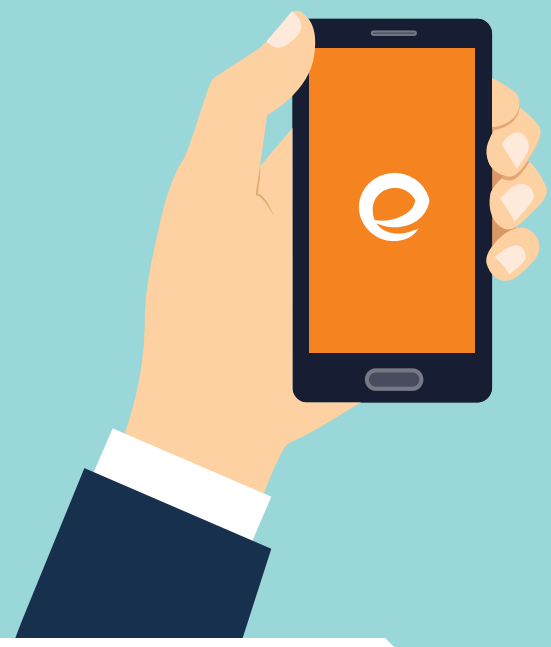
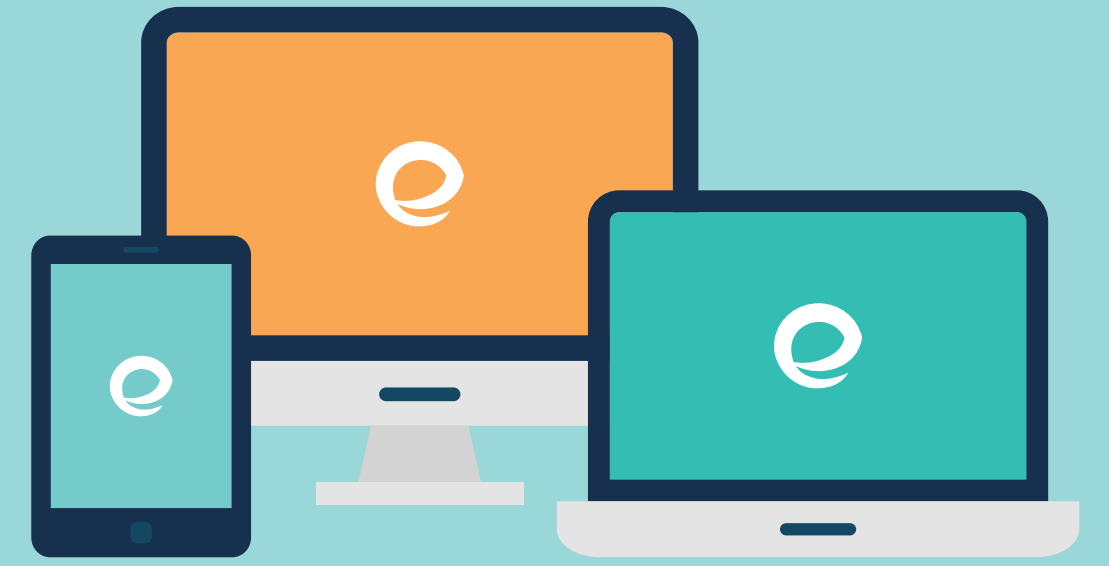


10 Steps to Homeownership



1 Online Loan Application

Fill out the Embrace Home Loans 15-minute application.



2 Credit Evaluation / Underwriting

Work with Mortgage Specialist to determine your eligibility for the loan.



3 You're Approved!

Your Mortgage Specialist will let you know when you are approved and ready to start looking for your dream home.



4 Shop for a Home

If you haven't already done so, find a real estate professional who understands what you're looking for and has the local market expertise to help you find it.



6 Appraisal / Home Inspection

Your Mortgage Specialist will carefully review your paperwork and have the house appraised to confirm its value.



7 Homeowner's Insurance

Shop several insurance providers and compare policies to determine which company provides the best value.



5 Make an Offer

Work with a real estate professional who knows how to negotiate and submit an offer that's in your best interest.



8 Title Search

We make sure the person selling the property really has the right to sell it, and that the buyer (you) are getting all the rights to the property (title) that you're paying for.



9 Closing

The closing involves you and the seller signing the final documents and legally transferring the property to you.



10 HOME SWEET HOME!



www.embracehomeloans.com



Embrace Home Loans, Inc. NMLS ID # 2184 is licensed in 46 states plus DC. (www.nmlsconsumeraccess.org)

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