



# Benefits to HomeFree-USA Homebuyers

1. A confidential **FREE** tri-merge Credit Report that most lenders utilize.
2. A 1.5 hour credit assessment that teaches you how to read, correct and understand your credit report.
3. An up-to-the minute credit score plus tips on how to enhance your score...instantly.
4. Tips on how to overcome credit, debt and tax obstacles.
5. Financial information that leaves you debt-free...for life.
6. Information on \$0 to \$500 down payment programs, \$0 MI and \$0 closing cost mortgage programs.
7. Fast link to government money.
8. Tips on how to save more and spend less.
9. An easy 5 step homebuying process.
10. Essential classes on every subject in the homebuying process.
11. Information on how to guarantee mortgage approval.
12. Your very own Homeownership Advisor: one-on-one support to help you through the entire process.
13. Twenty-five percent reduction on your title & settlement costs.
14. Assistance in finding lenders, realtors and money saving programs.
15. Two years of support after home purchase.
16. Advice so you don't get ripped off.
17. Information that lenders don't want you to know..
18. 100 combined years of counseling and mortgage experience.
19. Thousands in down-payment and closing costs assistance.
20. A Helping Hand All The Way Home.

*HomeFree-USA is a non-profit public benefit corporation*

# My Homeownership Launch



To get into my home soon ... I want/need the following:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

(i.e. downpayment; credit; information)

## 5 Guaranteed Steps To Homeownership & Mortgage Approval

### 1. Attend Your Mortgage Profile Meeting

- Review your up-to-the-minute credit report and get answers to questions for guaranteed mortgage approval. *Begin your walk to the door of your own home.*

### 2. Attend Expert Homebuying Classes—Get Smart and Get Moving

- Pre-purchase information will save you thousands of \$\$\$!

### 3. Meet Your Homeownership Advisor & Review Your Plan of Action

- Meet your Homeownership Advisor and receive your personal Mortgage Achievement Plan – describing what to do to overcome any obstacles.

### 4. Attend Your Pre-Approval Meeting

- Meet your Mortgage Advisor and begin working with a realtor.

### 5. Receive Mortgage Approval

- Go to settlement.

My Mortgage Profile Meeting (Credit Review) is on: \_\_\_\_\_