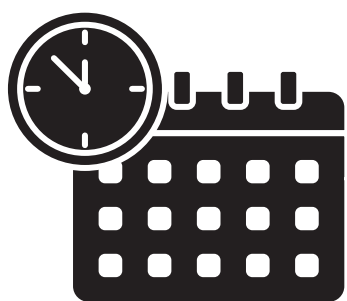


SIMPLE STEPS TO HOME-OWNERSHIP

The next steps on your financial journey



1

NO LATE PAYMENTS

Checking the credit report will be the first step to make sure that all creditors are reporting on-time payments for the previous 12 months.



2

COLLECTIONS PAID

Any non-medical collection reporting to the credit report will need to be satisfied with the creditor.



3

RESOLVE JUDGMENTS

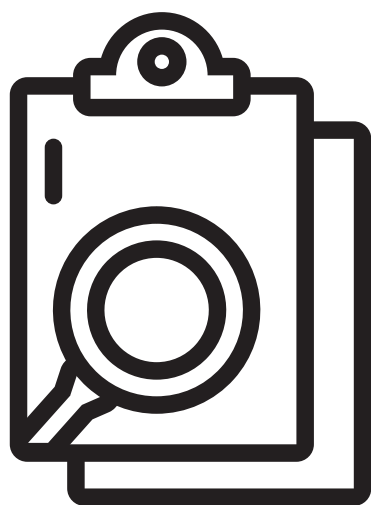
Any judgments, garnishments, liens, or levies will usually need to be resolved. This can stop the closing process from being able to be completed.



4

SAVE!

Save 2 months of potential mortgage payments for unexpected expenses, home inspections, appraisals, and deposits.



5

CHECK YOUR CREDIT REPORT AND SCORE

Use a reliable source to help you review your report and score to make sure you are on the right track. The counselors at the Financial Empowerment Center of Roanoke can review with you your credit report and score at no-cost to you.

YOU CAN DO THIS!

Let us help you empower yourself by providing you with the knowledge and resources to achieve your goal of owning a home. What are you waiting for?