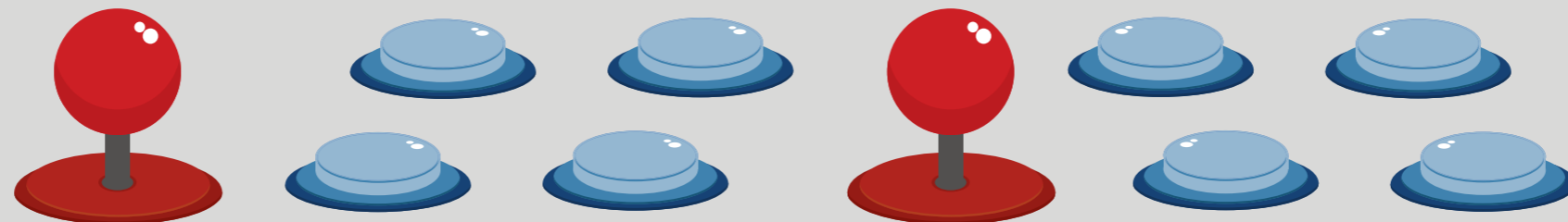
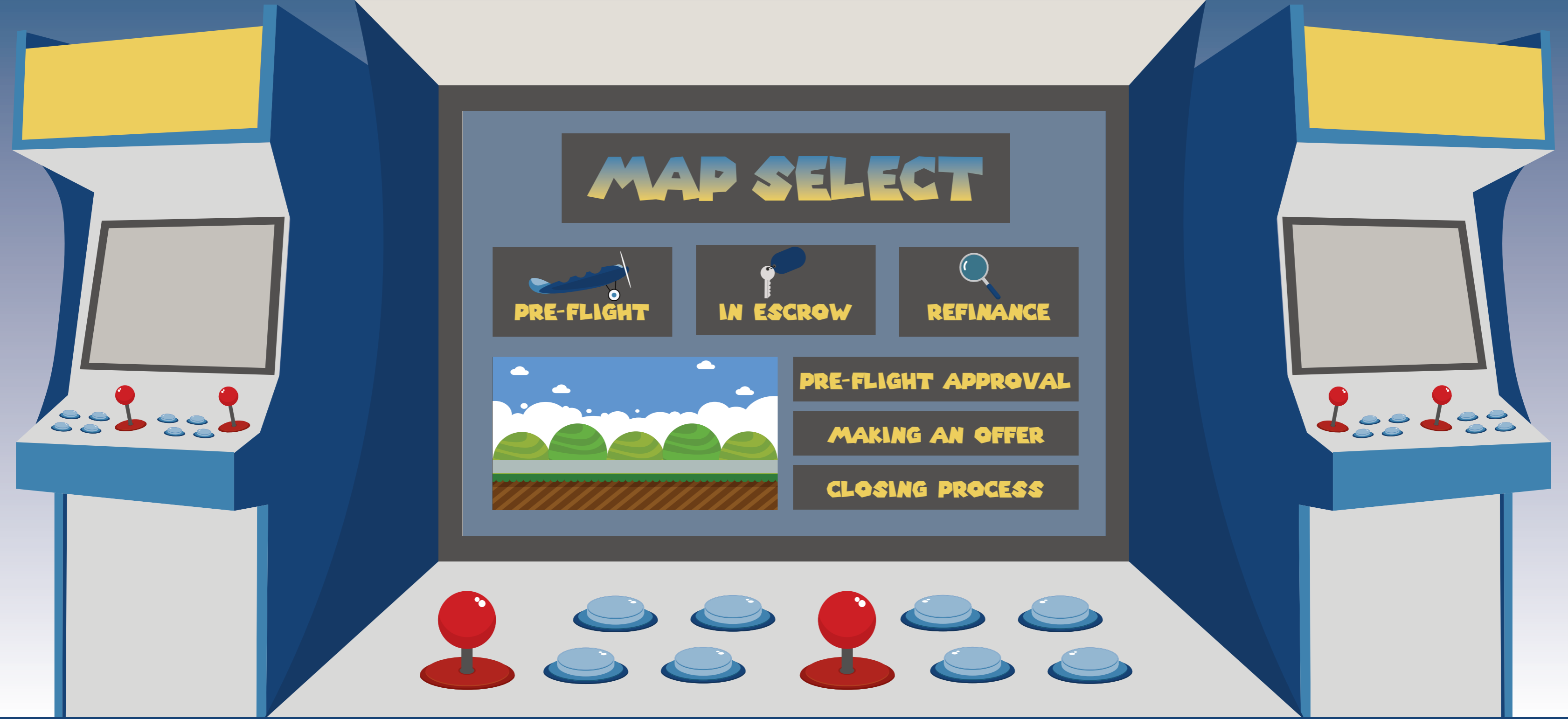


A HOMEBUYER'S JOURNEY



PRESS START
INSERT 1 KEY TO CONTINUE





WELCOME TO THE HOME BUYING ARCADE!

Choose your map and get ready to soar through the stages of home buying. As you conquer each level the dream of home ownership will become a reality.

Once you've chosen your route, you'll be introduced to your home buying team who will support you throughout the journey.

Before we begin, you'll want to evaluate your readiness by checking how much home you can afford based on your income, assets, expenses, and credit. Can't afford 20% down? Apply for mortgage insurance to go as low as 3% depending on your loan program.

**NOW THAT YOU KNOW YOUR DESTINATION,
LET'S BEGIN!**

PLAYER SELECT



YOU



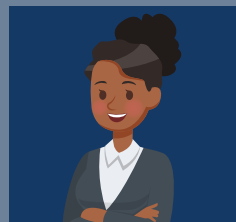
LOAN OFFICER



BUYER'S AGENT



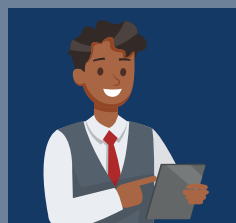
SELLER



SELLER'S AGENT



INSPECTOR



APPRAISER



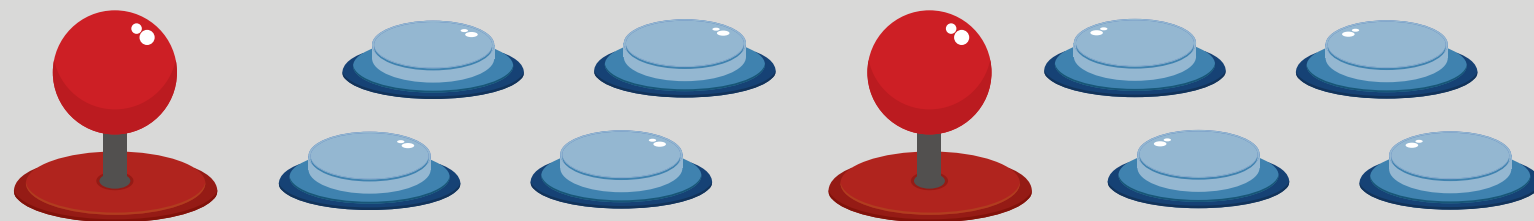
INSURANCE



TITLE



ESCROW



MEET YOUR HOME BUYING TEAM!

For this process, you want a trusted agent and loan adviser by your side. These two are key players throughout the levels.

Want to know a little more about each of these strategists? Read on!

LAURA LO

Laura the lender helps you obtain financing for your home and makes sure the loan process is seamless.

ART LORE

Art the agent will help you find the home you love. He works closely with your loan officer from start to finish!

IRINA SPECTOR

Irina the inspector looks into every crevice of your new home to make sure it's safe, stable, and secure!

ACE HAUS

Ace the appraiser ensures your home's value and functionality matches the purchase price.

MIA SHORE

Mia the insurance agent provides hazard insurance coverage for home emergencies.

TIANA ISLE

Tiana from title reviews documents and transfers the title of your home from the seller to you.

ERIC CROWE

Eric in escrow receives and wires the funds from you to the seller. He's key once your offer has been accepted.



LET'S SEE IF YOU'RE SUITED UP FOR PRE-FLIGHT!

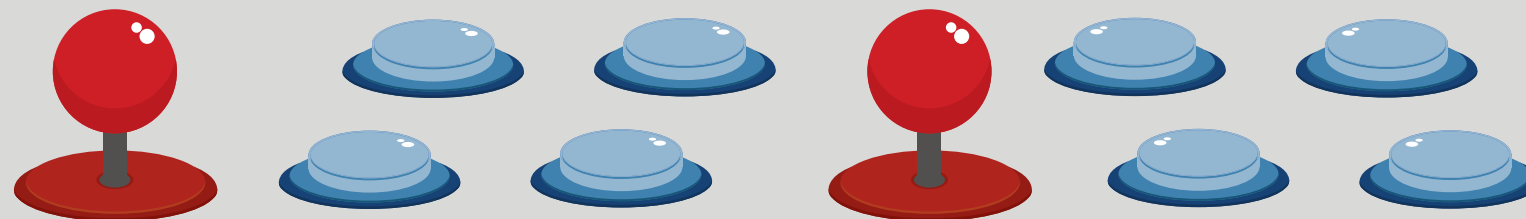
Our pre-flight program is your ticket to getting an accepted offer! Being pre-approved at RWM means that an actual underwriter has reviewed and approved your credit. This shows the seller that you are serious about buying their home as well as financially capable, giving you a leg up against competing offers.

HOW DO YOU GET YOUR PRE-FLIGHT CERTIFICATE?

An underwriter will evaluate your debt-to-income ratio, credit, job history, and assets using the items you've brought in from the pre-flight checklist. Once they issue an approval, you will receive your pre-flight certificate giving you the option to write a 17 day escrow into your offer. Nice Job! You're ready for level 2.

MAKING AN OFFER

LEVEL 2/6



YOU'VE FOUND YOUR DREAM HOME SO NOW IT'S TIME TO MAKE AN OFFER!

While this may seem like a challenging level, you'll find it's actually easier than expected thanks to all the tasks you accomplished in the previous levels.

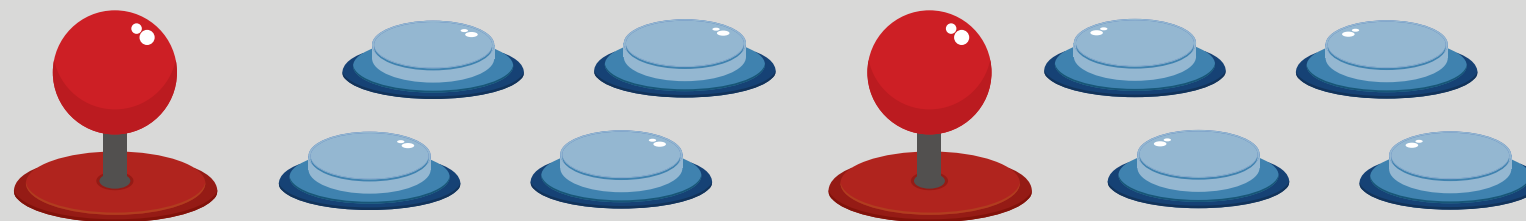
Your goal right now is to get your offer accepted. Your offer should

either match or come close to the seller's asking price for the home. Your agent will put this offer in writing to submit to the seller along with your pre-flight certification.

NOW, THAT YOUR OFFER IS IN LET'S MOVE ONTO CONQUERING THE COUNTER OFFER!

THE COUNTER OFFER

LEVEL 3/6



YOU'VE JUST RECEIVED A COUNTER OFFER, NOW WHAT?

While you may be disappointed that your offer wasn't accepted, this counter offer shows the seller is interested in you as a buyer and that you're still in the game. You and your agent will regroup to assess.

A counter offer can include a negotiation on the purchase price, an adjustment or removal of contingencies, or the elimination of cosmetic repairs you requested in the offer.

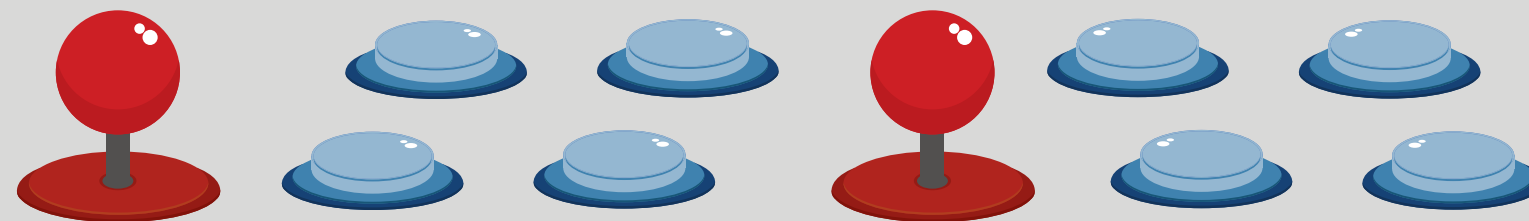
Upon receiving, you have the option of accepting, rejecting, or countering the seller's offer. This negotiation will continue until you and the seller reach a decision that you are both satisfied with.

INSPECTION N' APPRAISAL

LEVEL 4/6

Inspection
<input checked="" type="checkbox"/> Electrical, HVAC, plumbing
<input checked="" type="checkbox"/> Flooring, decks, patios
<input checked="" type="checkbox"/> Foundation & roofing
<input checked="" type="checkbox"/> Functionality, condition, integrity

Appraisal
<input checked="" type="checkbox"/> Health & safety
<input checked="" type="checkbox"/> Market value & price comparison
<input checked="" type="checkbox"/> Purchase price comparison
<input checked="" type="checkbox"/> Square footage & property size



LET'S CALL IN A COUPLE MORE PLAYERS FOR A HOME INSPECTION AND APPRAISAL!

You're so close to moving into your home, you can practically feel the keys in your hand! But having the home inspected and appraised will keep you happy in your home long-term.

It's likely you had contingencies regarding this process in your offer

so should either your inspection or appraisal yield unfavorable results, your team will work to resolve them. This negotiation will be handled by the agents with feedback from you and the seller.

NOW THAT YOU'VE COASTED THROUGH THE INSPECTION AND APPRAISAL, IT'S TIME TO FINALIZE YOUR MORTGAGE!



YOU'VE REACHED THE CLOSING LEVEL AND THE DESTINATION IS IN SIGHT!

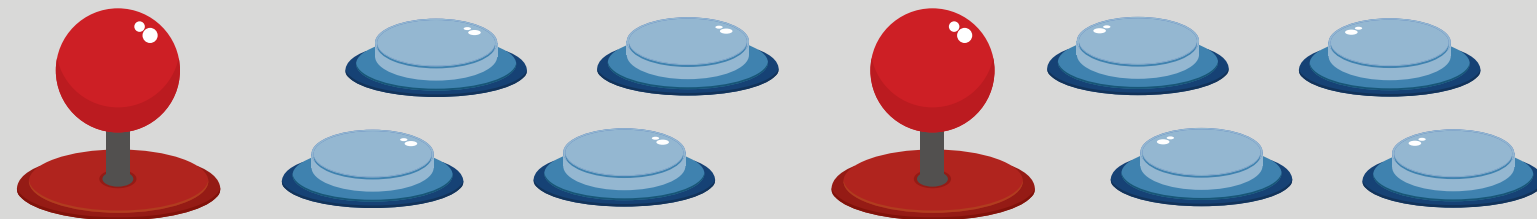
At this stage, your team is working behind the scenes to finalize your mortgage. While you fear being left out of the loop, don't fret, your team will keep you clued in throughout the process. Here is an overview of what your team is doing:

- Underwriting your file.
- Loan document preparation.
- Ensuring closing costs.
- Reviewing title reports.
- Insurance coverage coordination.
- Wiring funds to closing agent or officer.

LET'S MOVE ONTO THE FINAL LEVEL!

WELCOME HOME

LEVEL 6/6



CONGRATULATIONS!

You're officially a home owner and it's time to move into your new home. Get ready for unpacking, decorating, and the start of a new beginning as you get cozy in your space! Stay in touch with your lender as they'll check in with you throughout the life of the loan. Get settled and be secure knowing that our course helped you to take all the right steps toward successful home ownership!

GAME CREDITS

RWM Home Loans
11234 El Camino Real
San Diego, CA 92130
858.794.2155





for more information, visit
www.homebuying-bootcamp.com

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