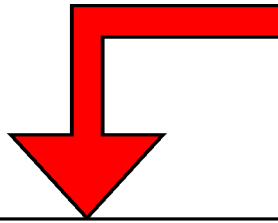


# SAMPLE HOMEBUYER'S FLOWCHART TO SUCCESS



You heard about DHIC. You learned that it is a new one-stop shop that provides services and products to prospective homebuyers and current homeowners. DHIC offers a wide array of services, including homebuyer education, individual counseling and many postpurchase services for homeowners.



## #1 First Contact

You called or visited the DHIC HomeOwnership Center and signed up for an Orientation meeting.

## #2 Orientation

You took the first step toward home ownership by attending the Orientation and completing your Personal Profile Form.

## #3 Counselors's Assessment

A homeownership counselors orders your credit report, evaluates your readiness and determines your needs.

## #4 Initial Counseling Session

You attend the first meeting with a homeownership counselors who develops a corrective action plan if needed, to resolve any potential obstacles you may face. The counselors also schedules you for our 6-hour training course called Realizing the American Dream.

## #5 Homebuyer Education

You attend the 6-hour Realizing the American Dream training course.

## #6 Subsequent Counseling Sessions

You are scheduled for individual counseling sessions, during which your homeownership counselors will help you become ready to apply for a mortgage.

## #7 You are now Mortgage Ready

Your homeownership counselors will provide your affordability range and our Real-Estate Agent Preferred Provider List. You will also receive a few home-shopping tools. Now you are ready to begin the most exciting phase of the homebuying process!

## #8 Home-Shopping Process

Using the tools provided during the homebuyer s training course, you view several properties and submit a signed purchase contract accompanied by your earnest money.

## #9 Application Preparation Session/

Your homeownership counselors helps you select the most suitable mortgage product and prepares all of the documents required for the formal loan application meeting.

## #11 Monitoring & Follow-up

Your homeownership counselors will monitor the processing of your application and contact you if additional information is needed. Remember, no news is good news!

## #10 Mortgage Application Meeting

A loan officer will complete the formal loan application and submit it to the lender s internal processing department.

## #12 Application Approved

This center or the lender will notify you to let you know that your loan has been approved and a closing meeting will be scheduled.

## #13 Closing Meeting

All documents are signed, the funds are disbursed, and you get the keys to your new home!

## Postpurchase Services

Upon receipt of the settlement form you receive at closing, the center provides a New Homeowner s Welcome Pack. A wide array of other post-purchase services are available, including maintenance and repair training, ongoing financial counseling, resident leadership training and much more!

