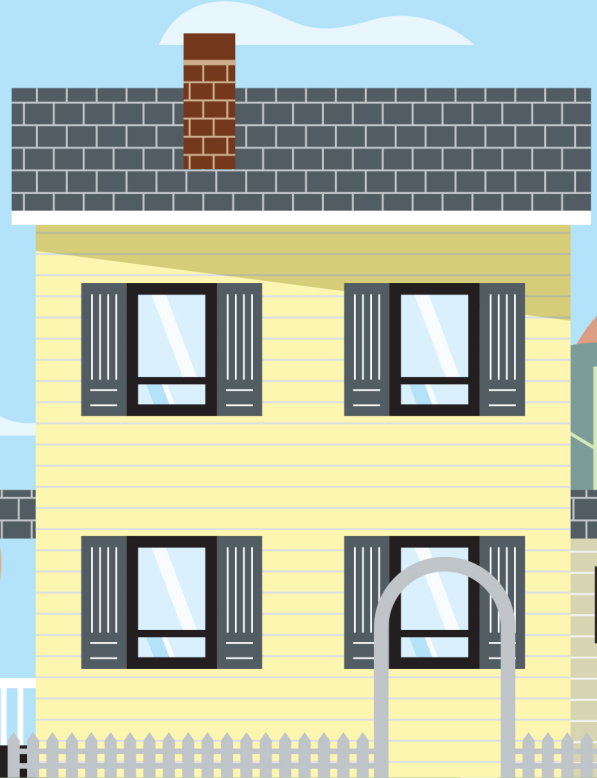


# Two Ways to Buy a Home



## Keys on Time Way



1

Begin by meeting with your lender



2

Get your **Keys on Time** guarantee



3

Get your loan under-written



4

Go shopping for a home



5

Peace of mind is in place and you can compete with cash offers



6

Land your dream home

1 Start looking at available listings

2 Find a realtor

3 Find your dream home

4 Call your bank for a loan

5 Bank says slow down

6 Bank asks for documents

7 Get your documents to a lender

8 You don't qualify/impossible deadlines

9 Someone else gets your dream home

## The Backwards Way