



Avidia Bank



MASSHOUSING

10 Steps to Buying a Home

Thinking of buying a home? We can guide you through the process.



1

Think about what you want, but be realistic about what you can afford!

Take a serious look at your budget and credit



2

Enroll in homebuyer education

We can't emphasize this step enough. Find a class near you or sign up to take it online—both are possible through our non-profit partners. Find a list of partners here:

www.masshousing.com/education



3

Check to see if you're eligible for a MassHousing Loan!

www.masshousing.com/limits



4

Get pre-approved

MassHousing partners with over 150 lenders across the state to deliver our affordable, fixed-rate loans to Massachusetts residents. Find a lending partner:

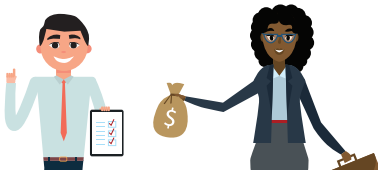
www.masshousing.com/banks



5

Find an affordable property

Search online, visit open houses and work with a REALTOR® for assistance.



6

Make an offer

Be ready with a deposit, look to your REALTOR® for help and get an attorney.



7

Apply for a MassHousing Loan

Contact your MassHousing lending partner to turn your pre-approval into a MassHousing Mortgage Loan Application! Make sure you ask specifically for a MassHousing Mortgage to get all of the benefits of our safe, affordable loans.



8

Make sure you have your potential new home inspected

Don't be afraid to ask questions!



9

Close on your home

Your REALTOR®, attorney and lender will set up the closing and guide you through signing your documents.

10

Welcome home!

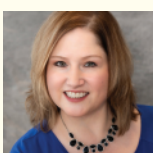
MassHousing was with you through the application process and will stay with you through the servicing of your loan, which will be done locally—right here in Massachusetts!



These are the general steps to homeownership.

To learn about each in detail and ensure your success as a home buyer and owner, enroll in a homebuyer education course near you (step #2).

Want to learn more?



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