

# YOUR PATH TO Homeownership

We'll help guide you through your home buying journey with this simple path:



Have you been **PRE-APPROVED** for a mortgage?

**NO**

Pre-approval provides buying power, and is preferred by both sellers and Realtors. Get your **FREE**, no obligation pre-approval now at [www.Apply.Ruoff.com](http://www.Apply.Ruoff.com)

**YES**

Do you have a **REALTOR?**

**NO**

Working with an experienced agent is **FREE** for homebuyers, and there are dozens of benefits. Ask your loan officer about their valued Realtor partners.

**YES**

Do you have a **HOME SHOPPING PRIORITY LIST?**

**NO**

Ask about our dream home and home inspection checklists.

**YES**

Get quotes for and secure Homeowners Insurance.

Quickly upload all documentation via our Loan Butler app or return to your loan officer.

Pay all of your bills on time, don't make large purchases, and keep your credit in good standing.

Pick a home and **MAKE AN OFFER!**

Work with your loan officer to pick a mortgage program and lock your rate.

Receive final approval and use Digital Closing to electronically review and sign your mortgage documents.

Attend your mortgage closing at the title company as scheduled to complete the financing process.

Ask for our move-in checklist.



APPLY ONLINE AT [RUOFF.COM](http://RUOFF.COM)  
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 O: 260.999.6200