



# Your Path to Ownership: A Step-by-Step Checklist

Building economic power doesn't happen overnight, but it starts with a single step. Follow this roadmap to move from dreaming to closing.

## Phase 1: Knowledge is Power

- Visit [HomeSightWA.org](http://HomeSightWA.org). Familiarize yourself with our programs and the communities we serve.
- Sign up for a FREE [homebuyer education](#) class. This is the gold standard for first-time buyers. You'll learn about the entire process, from credit to closing.
- Calculate your current housing costs. Total up what you pay in rent, utilities, and insurance. This is your baseline for understanding what you can afford.

## Phase 2: Financial Foundation

- Gather your documents: Start a folder with your last two years of tax returns, two months of pay stubs, and two months of bank statements.
- Check your credit health: Homebuyer education will show you where and how to find your credit score. Don't be afraid of the number! Just knowing where you stand is a win. (HomeSight coaches can help you improve this if needed).
- Schedule a FREE 1-on-1 coaching session: Meet with a HomeSight counselor to create a personalized plan for your down payment and mortgage readiness.

## Phase 3: Finding Your Advantage

- Determine DPA eligibility. Work with us to see which down payment assistance programs apply to your income and the area where you want to live.
- Get pre-approved. This gives you a transparent budget so you can shop for homes with confidence and power.
- Interview a buyer's agent: Find a real estate professional who understands your goals and the local Washington market.

## Phase 4: Making the Move

- Start your search. Visit neighborhoods and homes that fit your lifestyle and long-term financial goals.
- Make an offer. With HomeSight's backing, you can submit a competitive offer knowing your financing is secure.
- Close and celebrate: Sign the papers, get your keys, and officially start building your own equity!



[www.homesightwa.org](http://www.homesightwa.org)

NMLS #49289

