HouseAmerica™
FINANCIAL

WORKBOOK

First-Time Homebuyer Workbook

Your step-by-step guide from getting ready to getting your keys.

PREPARED FOR ACE INDUSTRIAL SUPPLY EMPLOYEES



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HouseAmerica Financial Team at All Western Mortgage Inc. NMLS ID 14210 · nmlsconsumeraccess.org · Equal Housing Lender. Educational material only. Programs, rates, terms, eligibility and benefits are subject to verification.

Your path to homeownership

Six steps take you from getting ready to getting your keys.

1 Get ready — 2 Get pre-approved — 3 Tour homes with a realtor — 4 Shop & make an offer — 5 Escrow — 6 Keys

1–2 weeks

Obtain a pre-approval from your mortgage advisor

Speak with a licensed mortgage advisor to get pre-approved. This tells you the maximum home price you may be approved for. It typically takes 1–2 weeks to verify your paperwork and give you accurate figures.

Your timeline

Select a realtor and begin touring homes

Find a trusted, licensed realtor — or ask our team for referrals to realtors we've worked with in the past.

30–45 days

Escrow stage begins

A period where everything about the home and mortgage is closely verified: the property's market value, condition and history, and the details of your mortgage.

"My goal: help you understand the process without having to become a mortgage expert." — Alba

My homeownership goal

When would I like to buy?

_____

My comfortable monthly housing payment:

$ _____

My top three must-haves:

1 _____

2 _____

3 _____

My nice-to-haves:

_____

_____

_____

The two buckets to plan for

1



Bucket 1 — Down payment

Your portion of the purchase price that you'll invest in your new home.

2



Bucket 2 — Closing costs & prepaid items

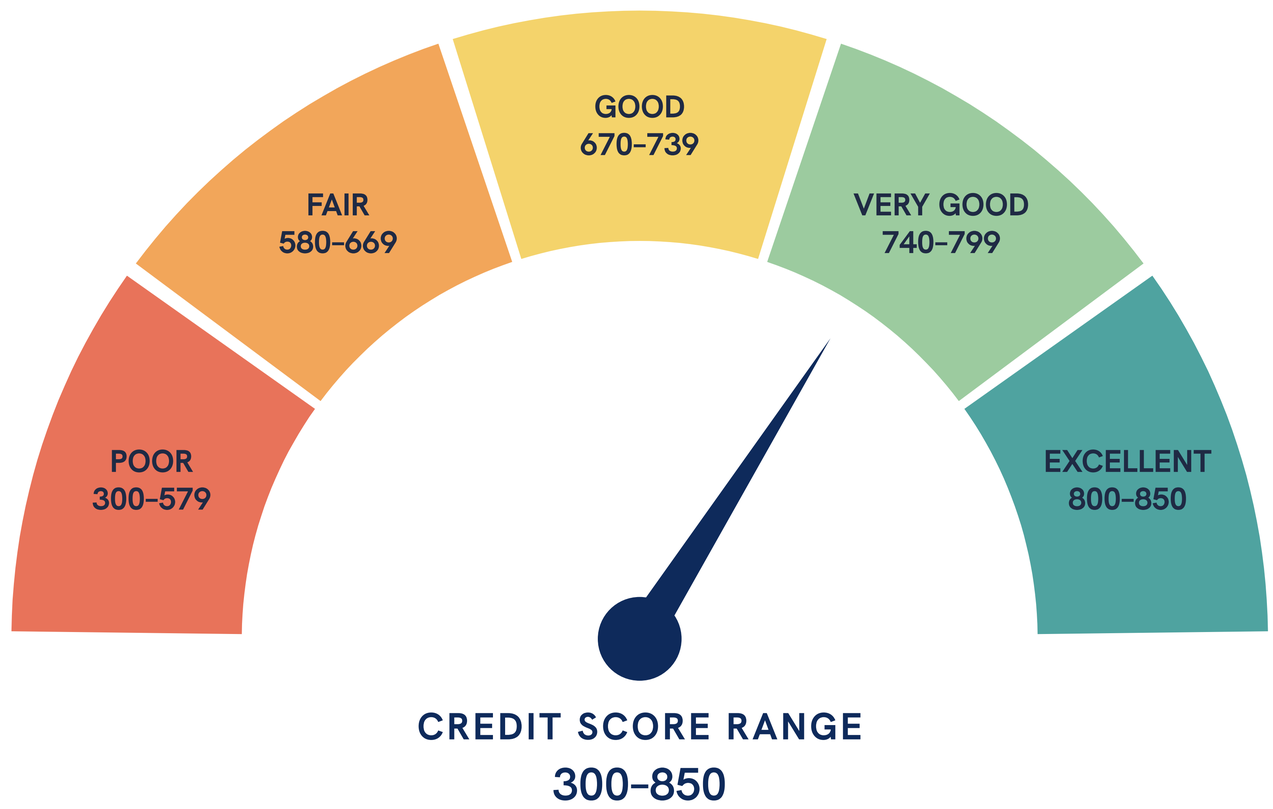
Fees and prepaids due at closing, such as title, escrow and taxes.

i Assistance, eligible seller credits, and earnest money already paid can change what remains due at closing. Exact figures are personalized.

Your credit matters!

Your credit history helps determine your loan eligibility and pricing.

Mortgage credit scores can differ from scores shown in free apps because lenders use specialized scoring models and data.



5 HABITS THAT SUPPORT STRONG CREDIT

1

Pay every account on time.

☐

2

Reduce credit-card balances when possible.

☐

3

Avoid applying for unnecessary new credit.

☐

4

Review reports and dispute actual errors.

☐

5

Discuss account closures, collections, or authorized-user plans before acting.

☐

UTILIZATION EXAMPLE

$1,000
Credit limit

30%

Utilization = $300 balance

Keeping balances low compared to your limits can help your score.

MY CREDIT ACTION PLAN

Credit improvement can take time.
No specific score increase is guaranteed.

Let’s get you pre-approved!

First, we set up an initial call. Then you start your online application and send me the documents below.

1 Initial call → 2 Online application → 3 Send your documents

Bring these documents

These help us understand your buying options. Additional items may be needed based on your situation.

- [ ] W-2s from the past two years
- [ ] Most recent 30 days of paystubs
- [ ] Last paystub of 2024 & 2025
- [ ] Two most recent bank statements, all pages
- [ ] Government-issued photo ID
- [ ] **If applicable: two years of tax returns, self-employment or rental-income records**

SELF-EMPLOYED BUYERS

Additional items may be needed based on your situation. If applicable, we may need tax returns, self-employment or rental-income records.

What pre-approval helps you learn

Estimated purchase range · Potential down payment · Loan options · Possible assistance

Application link / QR code

Please insert your verified application link or QR code before printing.

Your mortgage advisor

Alba Melena

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Your escrow roadmap

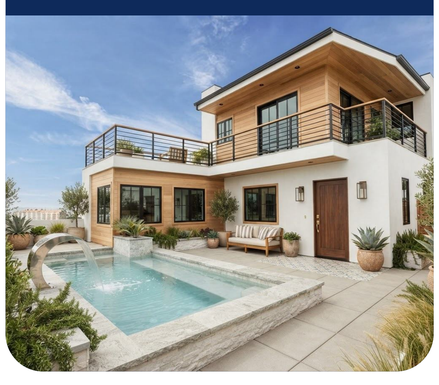
Escrow commonly takes around 30–45 days, but your contract and loan determine the actual schedule.

1

WEEK 1

Open escrow & order appraisal

- ✓ Escrow opens
- ✓ Submit earnest money deposit (Day 1–3)
- ✓ Appraisal is ordered right away
- ✓ Submit updated documents to lender



2

WEEK 2

Inspections & underwriting feedback

- ✓ Complete inspections (home, pest, etc.)
- ✓ Receive initial underwriting feedback
- ✓ Review inspection results and discuss any renegotiations with your Realtor
- ✓ Provide additional documents as needed

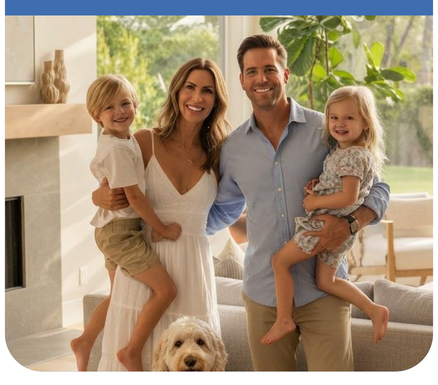


3

WEEK 3

Work on conditions

- ✓ Respond to additional document requests
- ✓ Continue underwriting and clear conditions
- ✓ Review appraisal results and final value
- ✓ Sign requested documents promptly



4

WEEK 4

Final approval & prepare to close

- ✓ Receive final loan approval (Clear to Close)
- ✓ Review your final closing costs
- ✓ Sign loan documents with a notary
- ✓ Provide final cash to close (wire transfer)

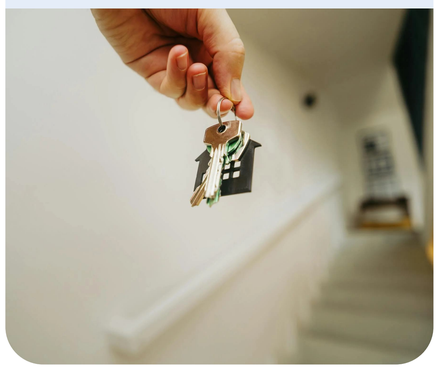


5

CLOSING

Fund, record & get your keys

- ✓ Loan funds
- ✓ Recorded with the county
- ✓ Receive your keys from your Realtor



Good to know

Earnest money

Often due within three business days in California unless the contract says otherwise. Follow your signed agreement.

Wire instructions

Review deadlines and independently verify wire instructions by phone using a trusted number.

Appraisal

The lender orders an independent valuation. Ask how any employee appraisal benefit works; reimbursement is not automatic.

Important: while you are in escrow

- ☐ Do not open new credit or finance large purchases.
- ☐ Do not move funds or make unusual deposits without checking with your lender.
- ☐ Do not change jobs or income arrangements without discussing them.
- ☐ Keep making all payments on time.
- ☐ Never rely solely on emailed wire instructions; verify by phone using a trusted number.

Questions? Alba Melena | (818) 288-3169 | @HomeLoansWithAlba

Enjoy your home — keep it healthy

Owning a home means you decide how to care for it. A few simple habits make it manageable.

Seasonal home maintenance checklist

- [ ] Replace or clean HVAC filters as recommended.
- [ ] Test smoke and carbon monoxide alarms.
- [ ] Check for leaks under sinks, around toilets, and near water heaters.
- [ ] Clear gutters and exterior drainage as needed.
- [ ] Inspect caulking, weatherstripping, and visible roof issues.
- [ ] Service heating/cooling systems according to manufacturer guidance.

Simple homeowner money checklist

- [ ] Plan for the monthly mortgage payment, taxes, insurance and any HOA dues.
- [ ] Build a separate repair and maintenance reserve.
- [ ] Review property tax and insurance notices each year.
- [ ] Save records of repairs, warranties and major improvements.

My first homeowner project

Welcome home!

Questions after closing? I’m always here to help.

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Ready to take **the next step?**

Let’s talk about your goals, your timeline and your options — no pressure, just answers.



YOUR MORTGAGE ADVISOR

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