



## How Home in Five Advantage Works for the Consumer



### FIND A HOME

Homebuyer contacts realtor to find home



### QUALIFY & ACCEPT

Homebuyer qualifies & offer is accepted



### FINAL UNDERWRITING

Home inspection and final documentation



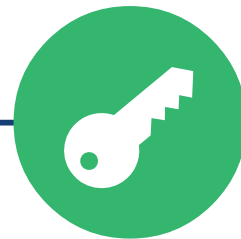
### ATTEND CLASS

Homebuyer completes Homeowner Education Class



### SIGN DISCLOSURE

Homebuyer signs disclosure form



### MOVE IN

Homebuyer moves into new home within 60 days