

# Home Mortgage/Refi Road Map

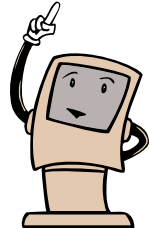
## Guide to Financing or Refinancing Your Home

To Start, Link to:

[www.SayEducate.com](http://www.SayEducate.com)

(click topmenu:

financing guides > home purchase/refi)



**Start**



### Step 1. Mortgage 101

Go over this quick review of the mortgage lending process to understand process

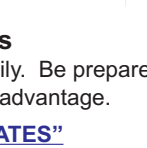
[side tab: click on "MORTGAGE 101"](#)



### Step 5. Watch Interest Rates

Watch your rates. They change daily. Be prepared to lock-in your rate when it is your advantage.

[side tab: click on "NEGOTIATE RATES"](#)



### Step 2. What's Needed to Qualify

Four items needed to qualify: home appraisal, credit rating, capacity ratios, and employment. See each.

[side tab: click on "GETTING QUALIFIED"](#)



### Home Mortgage Tools:

[side tab: click on "TOOLS"](#)



### Step 3. Understand Full Costs

Understand the full costs of a mortgage that includes the mortgage and escrow payments.

[side tab: click on "LENDING STEPS: COSTS"](#)



### Step 4. View Type Mortgage Loans

There are fixed rate mortgages, ARMs, hybrids, interest only and many more. Learn and compare.

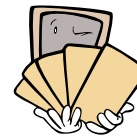
[side tab: click on "LOAN TYPES"](#)



### Refinancing Your Home?

We have three areas you should look into to maximize your refi benefits.

[side tab: click on "HOME REFI"](#)



### Step 6. Submit Your Application

Download this mortgage shopping sheet to help you shop and compare mortgage loan offers

[side tab: click on "LENDING SHOPPING SHEET"](#)

