I. Steps of Homeownership
   a. Pros and cons of homeownership
   b. Thinking like a homeowner
   c. Community Involvement
   d. Budgeting
   e. Fair Housing

II. Credit Analysis
   a. Credit Scores
   b. Derogatory Credit
   c. Non-traditional Credit Sources
   d. Establishing Credit

III. Prequalification for a Mortgage
   a. Credit
   b. Capacity
   c. Capital
   d. Collateral
   e. Character
   f. What is a mortgage and liens
   g. Types of Mortgages
   h. Private Mortgage Insurance
   i. Lending Laws

IV. Finding a Realtor
   a. Choosing a Realtor by experience
   b. Selling Agent
   c. Listing Agent

V. Commission of a realtor Shopping or Looking for a Home
   a. Needs and Wants
   b. Knowing your neighborhoods
   c. Property Taxes
   d. Fair Housing

VI. Submitting an offer
   a. Comparables from your agent
   b. Contingencies
   c. Closing Date
   d. Condo Association approval
   e. Contract Deposit

VII. Title Company chosen
   a. How is the title company chosen
   b. Ordering Title after mortgage commitment
   c. Cost of a title company

VIII. Choosing a Home Inspector/Engineer
   a. Engineer vs. Home Inspector
   b. Wind Mitigation for the Home insurance agent
   c. Cost and Contingency
   d. Repairs

IX. Finalizing Mortgage Application
   a. Mortgage application fees
   b. Appraisal – value and condition of property
   c. Verification of Employment
   d. Verification of Assets

X. Shopping for Home Insurance
   a. Choosing a Home insurance Agent
   b. Cost of Home Insurance
   c. Cost of Flood Insurance
   d. Riders