



## NEW HOMEOWNER CHECKLIST

Buying a brand-new home is exciting, but it can also be overwhelming. Below are the 10 steps you must take before you can move into your new home.

- Attend an open house, or explore our website and decide if this home is the right fit for you and your family. Review the available sites and home options. Scan the QR code or visit [WelcomeHomeSandusky.com](http://WelcomeHomeSandusky.com).
- Work with a bank to **get pre-approved for a mortgage**.
- Send your pre-approval letter to [cgilson@cityofsandusky.com](mailto:cgilson@cityofsandusky.com) and [joe@praxia-partners.com](mailto:joe@praxia-partners.com). In the same email, let us know your **top 3 site preferences**.
- Work with the Welcome Home team to make sure you meet the income requirements.
- Enter into a purchase agreement for your home.
- Receive **financial literacy training** from Neighborworks Toledo.
- Watch your home be built in just 4 months. Meet your neighbors and notify your current landlord of the date you will be leaving.
- Make final payments and sign the paperwork to close the purchase. Set up utilities in your name.
- Move into your new home!**



## GETTING PRE-APPROVAL

The first step to purchasing any home is to reach out to a bank and get pre-approved. While you are welcome to use any bank, Civista Bank is familiar with the program and is interested in working with you.



*For more information, contact Tim Ott, Civista Bank Mortgage Manager.*

*Phone: 419-627-4670. Address: 2100 E Perkins Ave., Sandusky.*

**Schedule a consultation with a broker at:** [civista.bank/personal/borrow/mortgages](http://civista.bank/personal/borrow/mortgages).