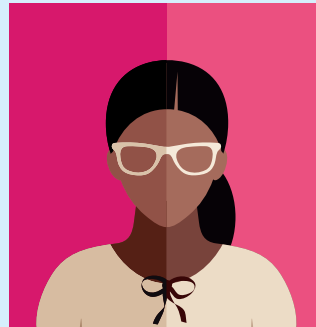


# HOMEBUYING 101

## WHO YOU'LL MEET ON YOUR HOME-BUYING JOURNEY

### REAL ESTATE BROKER

Brokers run an agency and have agents working under them as salespeople. They might own a real estate brokerage or manage a franchise operation.



### LOAN OFFICER

A financial professional who helps home buyers in the loan application process. They approve or reject applications from potential buyers.



### APPRAISER

Real estate appraisers provide unbiased and impartial opinions about the value of properties, typically before a property is sold, mortgaged, taxed, insured, or developed.



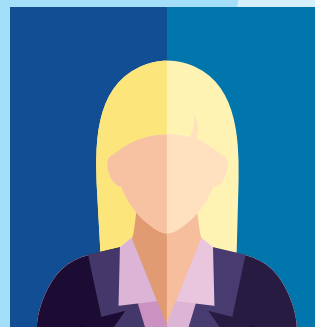
### MORTGAGE LENDER

A financial institution or mortgage bank that offers and underwrites home loans. They set many key aspects of a mortgage (e.g., terms, interest rate).



### CLOSING OFFICER

Closing officers help the buyer, seller, and lender to complete a property sale. They draw up the appropriate paperwork, deliver documents to all parties, and ensure documents get signed and filed properly.

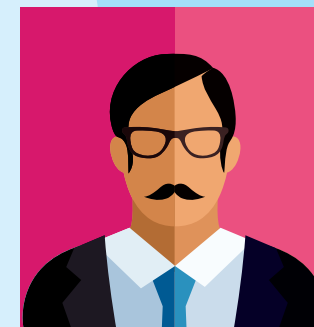


## YOUR GUIDE: THE REALTOR®

Real estate professionals who are members of the National Association of REALTORS®, the largest trade group in the country. REALTORS® are held to a higher ethical standard through their Code of Ethics.

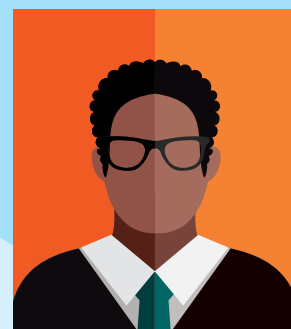
### HOME INSPECTOR

Inspectors examine the condition and safety of a piece of real estate. They look for potential safety hazards and may check for evidence of damage or other issues that can affect a property's value.



### INSURANCE AGENT

The role of an insurance agent is to provide a comprehensive policy, which will provide adequate protection in the event of a loss. It should provide coverage for dwelling, personal property, loss of use, and liability.



### TITLE COMPANY

Title companies are a third party working on behalf of both the lender and buyer. A home buyer hires them to research and insure the title of the home they are buying.

