

# GET READY FOR HOME WITH FRAMEWORK

Buying or refinancing a home can seem overwhelming. But you have our team on your side! We do everything we can to make the process as effortless as possible. You also have Framework® as your HomeReady® resource. Framework is an interactive course designed to help you understand the essentials of homebuying and homeownership.

## WHAT YOU'LL LEARN

- How much home you can afford
- How to choose the right loan for your needs
- How to reduce your down payment
- What to include in your offer to the seller
- What happens at closing
- What you should avoid before and after closing

## HOW TO GET STARTED

### STEP 1

- Access Framework online at [homeready.frameworkhomeownership.org](http://homeready.frameworkhomeownership.org)

### STEP 2

- Register and take the course on your computer, tablet, or smartphone
- If you need to, save your progress, then go back to the course at a later time

### STEP 3

- Print and give your lender a copy of your Framework completion certificate

## WHAT ELSE YOU SHOULD KNOW

- Framework is all online, so you can take the course whenever and wherever it's convenient
- Completing Framework is one of the requirements to qualify for a HomeReady loan
- Framework support is just a call away at 855.659.2267
- There's a one-time fee of \$75 to complete the course

CONTACT OUR TEAM WITH ANY QUESTIONS



**Cornerstone**  
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NOT A COMMITMENT TO LEND. BORROWER MUST MEET QUALIFICATION CRITERIA. EQUAL HOUSING OPPORTUNITY.