



Understanding The Homebuying Process



Buying a home can be exciting and overwhelming. Knowing what to expect at each step of the process can give you confidence that you're making the right decision.

Essent & *Finally Home!*[®] Homebuyer Education








We have partnered with an industry recognized, HUD-approved Housing Counseling Agency to offer their homebuyer education program, *Finally Home!*

The program is free and available to all homebuyers, regardless of whether or not your loan is insured with Essent.¹

Two Ways To Learn

This self-paced program guides you through the entire homebuying process, from down payment to closing. You can complete the course online or by phone, whichever works best for you.

Homeownership Topics Include:

-  Are You Ready To Buy A Home?
-  Budgeting & Credit
-  Getting A Mortgage Loan
-  Shopping For A Home
-  Predatory Lending
-  Closing On Your Home
-  Responsibilities As A Homeowner



When you successfully complete the course, you'll receive a Certificate of Completion that you can share with your lender.

Learn more about *Finally Home!* and explore your financing options at essent.us/homebuyers. Available in English and Spanish.

¹The availability of our free homebuyer education program may change without notice and other limitations may apply. Homebuyers with loans through Fannie Mae's HomeReady[®] program must complete their homebuyer education through Fannie Mae's education partner – Framework[®].

Finally Home![®] is a registered trademark of Idaho Housing and Finance Association.
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Framework[®] is a registered trademark of Framework Homeownership, LLC.

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EGI-6008.247 (03/21)

