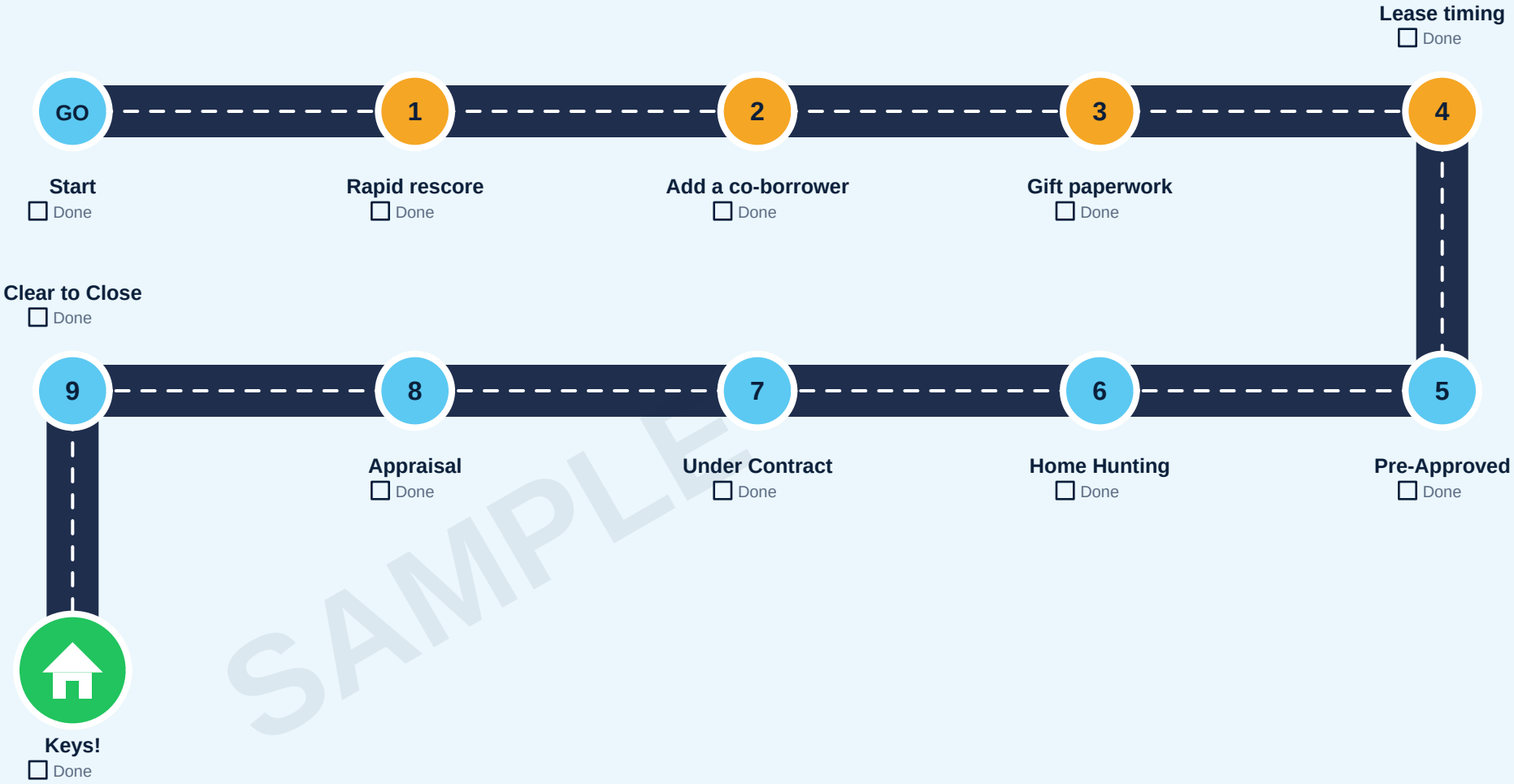
Maria G.’s Roadmap to Homeownership®

Purchase · FHA · Buyer’s Agent: Your Buyer’s Agent

MY GOAL DATE
April 15, 2027

EXAMPLE ROADMAP — this is what your personal plan looks like. Yours is built with your loan officer after your free consultation.



SAMPLE

Your action stops · Loan milestones · Finish line

Put this on the fridge. Check off each stop - every box is one step closer to the keys.

Your Loan Officer: Your TAG Loan Officer

305-503-8655 · info@taglendinggroup.com · Upload documents: https://taglendinggroup.com/docs

Let’s Tag Team This Deal!®

EXAMPLE · Roadmap to Homeownership® is a registered trademark of Tag Team Nation, LLC. Let’s Tag Team This Deal!® is a registered trademark of TAG Lending Group, LLC.

Here is every stop between today and your keys. You, your loan officer and your agent each have a part. Check the box when it is done.

1 Credit rapid rescore

A few targeted moves - paying down specific balances or fixing errors - can lift your score in days, not months.

Learn more: https://taglendinggroup.com/credit-strategy

- [ ] Run a what-if simulation and give you the exact balances to pay — LOAN OFFICER
- [ ] Pay only the balances on your list - do NOT close accounts — YOU
- [ ] Send proof of payment or updated statements — YOU
- [ ] Order the rapid rescore — LOAN OFFICER
- [ ] Read our Credit Strategy page — YOU

Documents to upload:

- Payoff letter or proof of payment

2 Non-occupant co-borrower needed

A family member who will not live in the home can add their income so you qualify for the home you want.

- [ ] Choose a co-borrower (usually a family member) — YOU
- [ ] Co-borrower completes their own application and consent — YOU
- [ ] Co-borrower sends income, asset and ID documents — YOU
- [ ] Add them to the deal with the Non-Occupant Co-Borrower label — LOAN OFFICER

Documents to upload:

- Most recent 30 days of pay stubs showing YTD earnings
- W-2s, last 2 years
- Bank statements, last 2 months, all pages
- Government-issued photo ID (driver license or passport), unexpired

3 Gift funds

Gifts from family are allowed. The paper trail matters more than the amount.

- [ ] Donor signs the gift letter — YOU
- [ ] Send the donor bank statement showing the funds — YOU
- [ ] Send proof of transfer to you or to escrow — YOU
- [ ] Coordinate wire timing with title — AGENT

Documents to upload:

- Signed gift letter
- Donor bank statement showing funds
- Proof of transfer to the borrower or escrow
- Donor relationship proof, if required

4 Currently in a lease

We time your closing around your lease so you are not paying double.

- [ ] Send your lease and note the end date or break clause — YOU
- [ ] Target home search to the lease end date — AGENT
- [ ] Send 12 months of rent payment proof — YOU

Documents to upload:

- 12 months of rent payment proof (landlord letter or cancelled checks)

SAMPLE

EXAMPLE · Roadmap to Homeownership® is a registered trademark of Tag Team Nation, LLC. Let's Tag Team This Deal!® is a registered trademark of TAG Lending Group, LLC.

Loan milestones

☐ **Pre-Approved**	Your pre-approval is issued
☐ **Home Hunting**	Shop with your agent
☐ **Under Contract**	Offer accepted
☐ **Appraisal**	Home value confirmed
☐ **Clear to Close**	Final approval
☐ **Keys!**	Welcome home

Track every milestone live on your Roadmap Tracker link (sent by text once your loan is in process).

Protect your roadmap - until you have the keys

- Do not open new credit cards, car loans or financing - even "0% interest" offers.
- Do not co-sign for anyone.
- Do not change jobs or go self-employed without calling your loan officer first.
- Do not move money between accounts or make cash deposits without a paper trail.
- Pay every bill on time - set up autopay.
- Answer requests for documents within 24 hours.
- Keep your phone and email handy - we may need you fast.

Your team

Loan Officer: Your TAG Loan Officer · 305-503-8655 · info@taglendinggroup.com
Buyer's Agent: Your Buyer's Agent
Secure document upload: https://taglendinggroup.com/docs

This roadmap is a planning tool only. It is not a loan approval, commitment to lend, or guarantee of terms or closing date. All loans are subject to credit, income, asset and property review, underwriting, and investor guidelines. Waiting periods shown are general agency guidelines and may change; final eligibility is set by automated underwriting findings and the investor.

TAG Lending Group, LLC · NMLS #2329372 · 335 S Biscayne Blvd, Suite 2809, Miami, FL 33131 · 305-503-8655 · Equal Housing Opportunity · nmlsconsumeraccess.org · Licensed mortgage lender in FL, GA, MI, NM, OH, SC, TN, TX. Mortgage broker only in CT, NJ, PA.

SAMPLE

KEEP THE FAITH

My Vision Board

This is your dream. Pin it here. With faith comes your destination.

Why am I buying this home?

THE PICTURE

Fill every frame

Print this page and tape in photos of the home you are working toward — or build it live on your Roadmap Tracker, where your photos stay on your own device and are never uploaded to us.

KITCHEN

LIVING ROOM

FRONT DOOR

BACKYARD

GARDEN

POOL

PORCH

OFFICE

SAMPLE

MY HOME WORDS

FAMILY · SANCTUARY · CALMING · TEXTURE · FOREVER HOME · INSPIRING

MY GOAL DATE

MY LOAN OFFICER

EXAMPLE · Roadmap to Homeownership® is a registered trademark of Tag Team Nation, LLC. Let's Tag Team This Deal!® is a registered trademark of TAG Lending Group, LLC.