

HELLO, I'M THE

## Over-Complicator

“Paperwork, a Realtor®, a down payment, closing costs...a ‘mortgage?’ No. It should be named a ‘How do I even?’”



### THE DIAGNOSIS

You still need to read the back of the box to cook pasta — so how are you supposed to keep track and understand something as overwhelming as getting a mortgage? The whole “owning a home part” sounds awesome. But the whole “homebuying journey” sounds like a barefoot trek across a field of Legos: complicated and painful.



### THE SYMPTOMS



Immediately dismissing anyone who says getting a mortgage “isn’t as hard as it looks.”



Longingly staring out of your window as you drive past homes for sale.



You post “How do I buy a home?” as a Facebook® status once every two weeks.



### THE PRESCRIPTION

Swimming through a sea of homebuying and home financing paperwork can seem complex, especially if you haven’t done it before. But with the right resources, not only can you wrap your head around it — it can, dare we say, be easier than you think.

From here, your first step should be getting some first-time homebuying education. And we have just the guide for you, covering everything from homebuying myths to a homebuying starter checklist. Check it out:

[Your Crash Course to First-Time Homebuying](#)

To see the full list of the five types of mortgage-o-phobia, [click here.](#)

