

A light blue, stylized house icon with a triangular roof and a circular window, serving as a background for the title.

Art of Homeownership

Tools to help you manage your home and finances and become a successful homeowner

Art of Homeownership App Overview

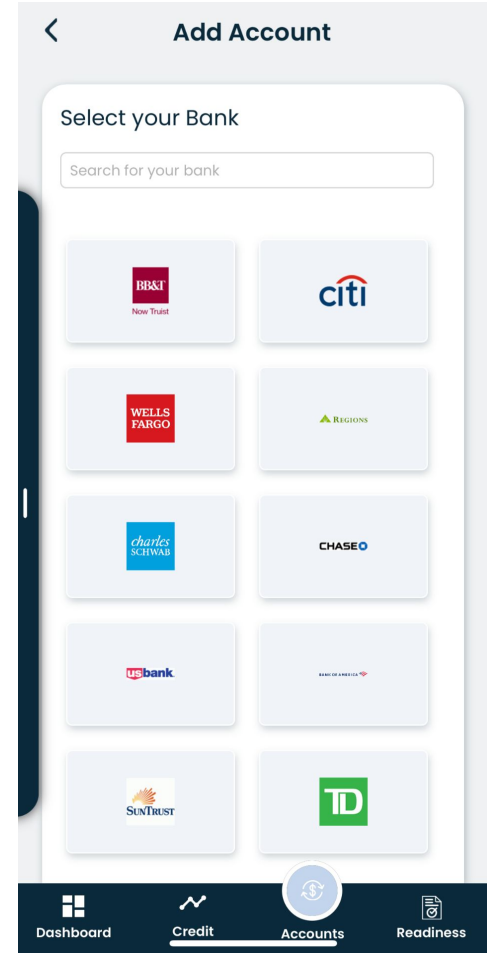
- Create and manage your budget
- Track and learn how to increase your credit score
- Keep track of home projects, paint colors, appliances and more
- Access a Mortgage Readiness Assessment for a clear path to homeownership
- Shop for homes
- Relocate with less stress than ever before

Connect Your Financial Accounts

- Connect your bank, investment and retirement accounts to your AoH app

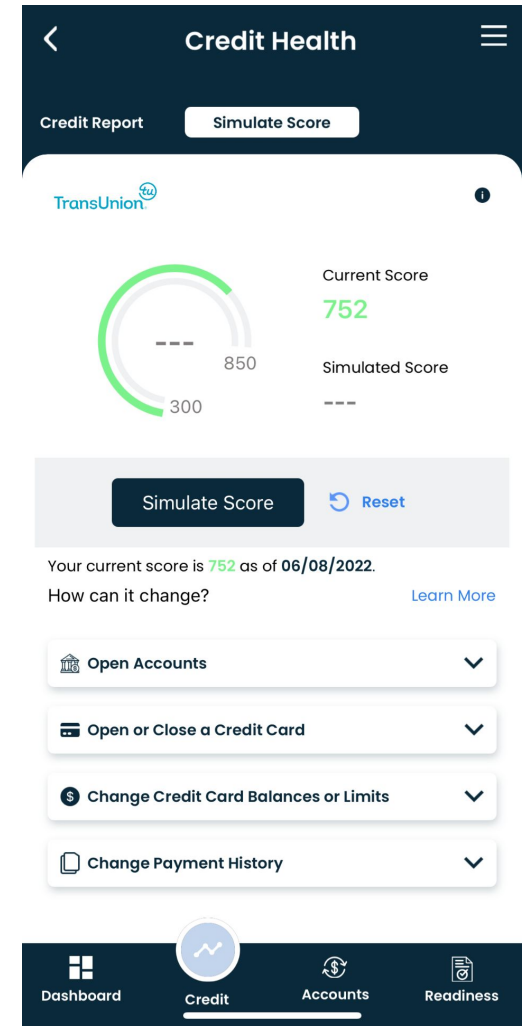
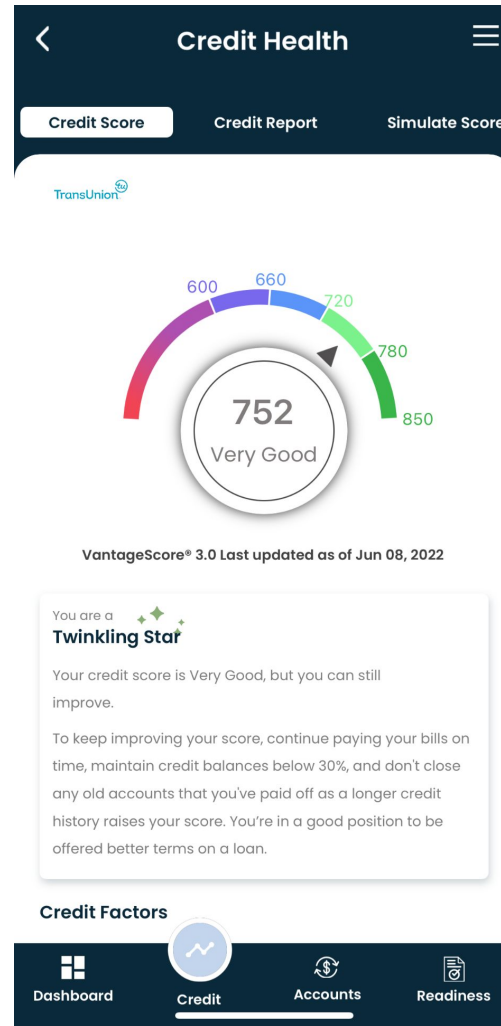
*Note - your credentials will never be stored in the app itself

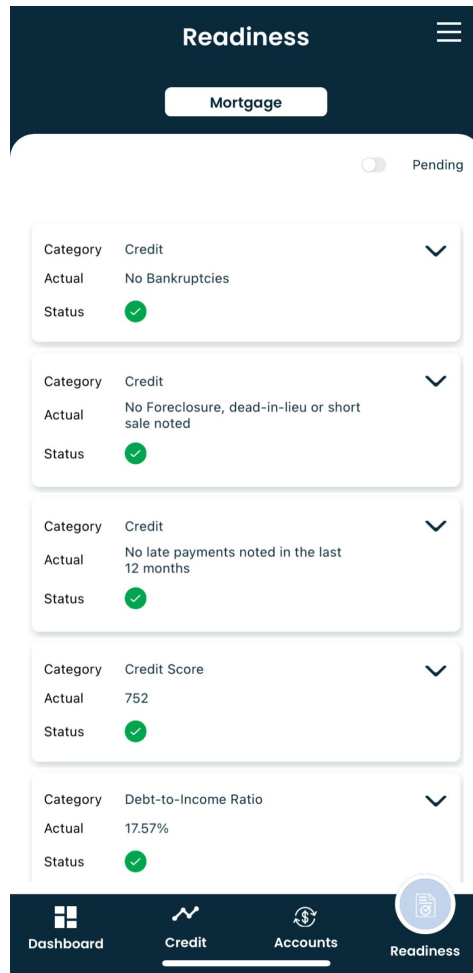
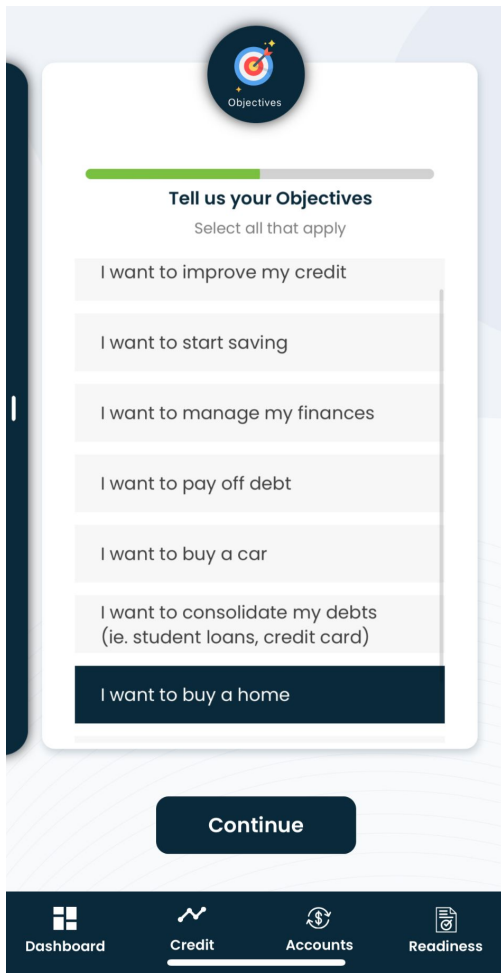
- View assets, liabilities and transactions from all of your connected accounts in one place



Track and Improve Your Credit Score

- Real-time credit reporting including factors that influence your current score
- Simulate paying off debts, opening new lines of credit to see how your score will be affected
- Allows you to make educated decisions that will benefit your overall financial health



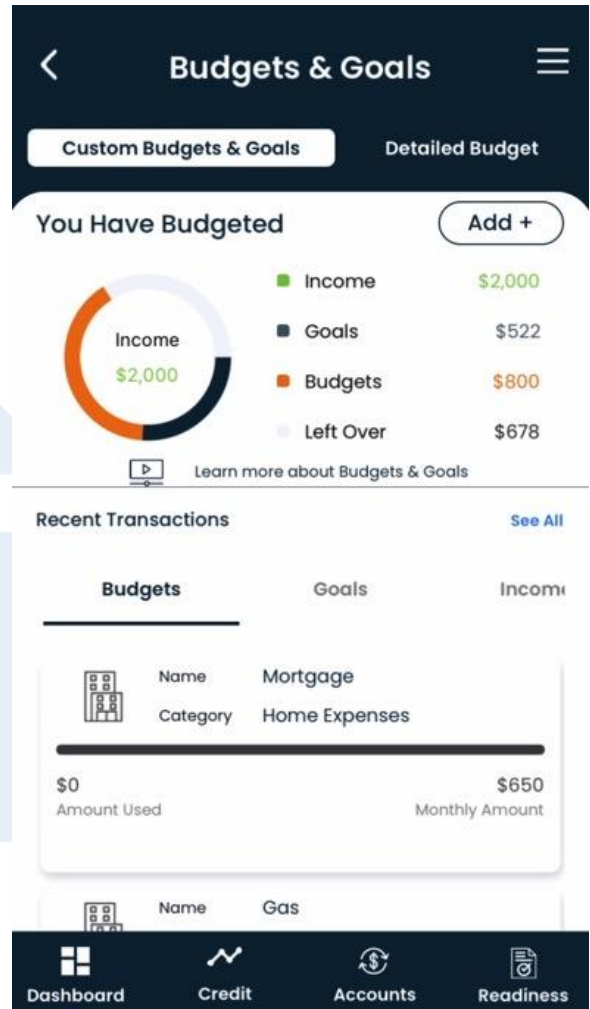


Make Improvements in the Area of Your Choosing

- Whether it's improving credit, buying a home or becoming debt-free, we'll help you along the way
- Track your Mortgage Readiness by factoring in credit, assets, available funds and more!

Create and Follow a Budget

- Reach your financial goals by creating a realistic budget based on income, expenses and savings
- Set goals in order to create a path to reaching them
- Track how well you're following your budget based on recent transactions



Home Search Feature

- Included in the app is a Home Search feature
- Adjust your target price, location and home details to match what you're looking for
- When ready to sell, get an estimated list price of your current property based on the home and surrounding market

Relocation Services

- Make moving a breeze with a combination of technologies to simplify moving
 - Change your address
 - Forward mail
 - Schedule movers
 - Set up utilities

Welcome Back, Lara

Keep going on your moving tasks



Forward your mail

Don't let your mail get lost. Update your address with USPS in minutes.

Completed tasks



Done

Set up internet / TV

Compare rates and packages. Work or stream on day one.



Today



Essentials



Moving

Renovation Services

- Get the most ROI on the sale of your home
- Renovate without any upfront costs to get a higher return on investment from your sale
- Always let us know when you're thinking of selling so you can leverage this program



Renovate for massive property gains

Without the **upfront cost** and uncertainty associated with home improvements.

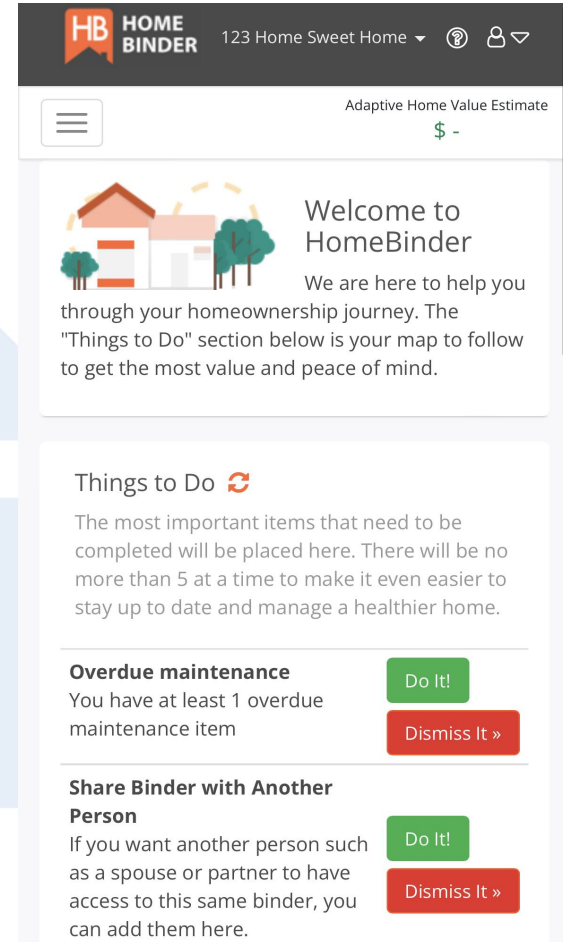
[Get started](#)

[Learn more](#)



Home Concierge

- Keep track of paint colors, appliances, receipts and all other details of the home
- Receive reminders so you can be proactive about your home maintenance
- Appliance recalls





We're not just your Mortgage lender, we're your
advisor for *life*.