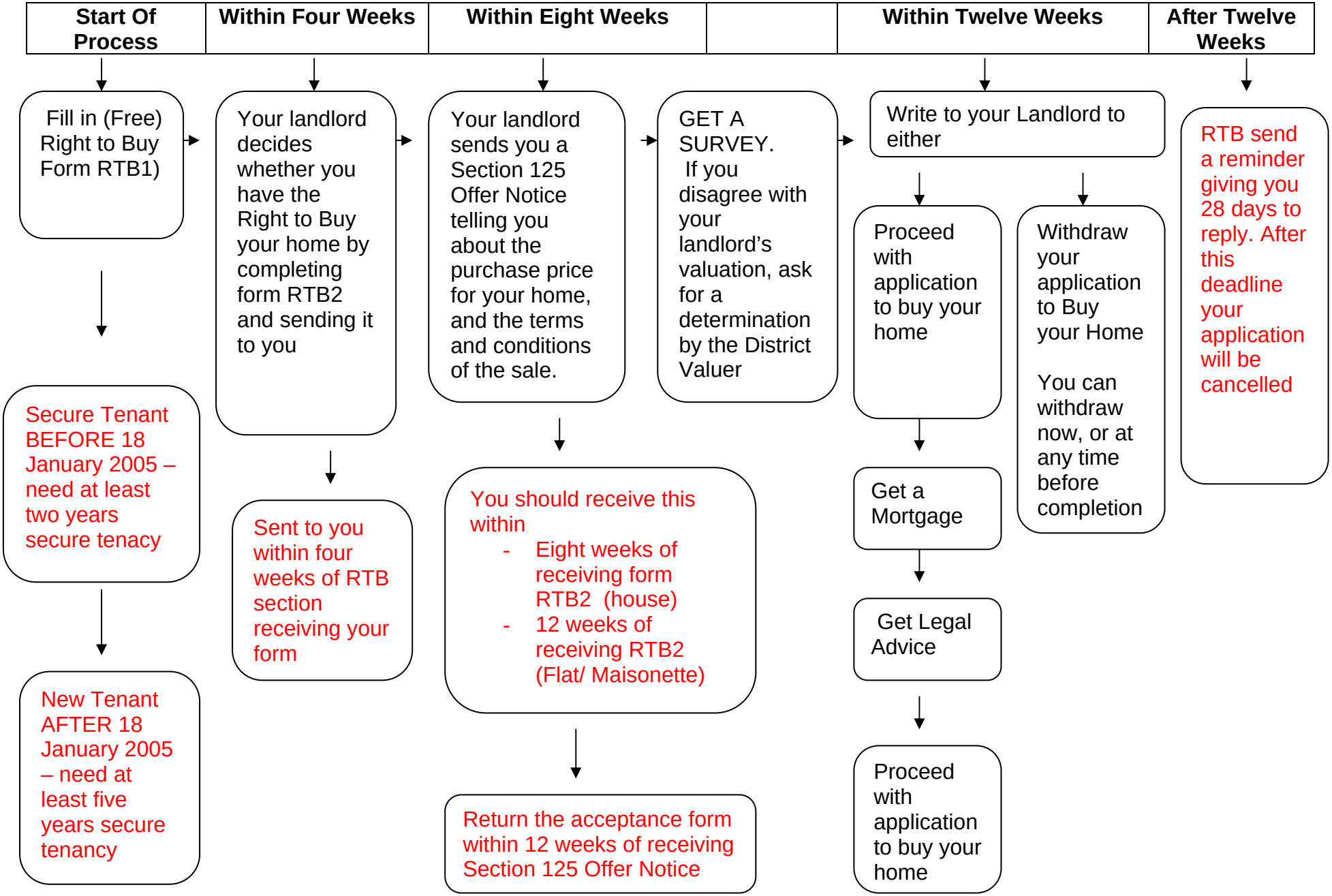STEP BY STEP GUIDE TO BUYING YOUR HOME