

Things to Know Before You Start





WHAT IS A DOWN PAYMENT?

A down payment is the amount of cash put towards the purchase of a home. Some loans require no down payment while others require a small amount equal to 3-5% of the purchase price and still others require as much as 20%.



HOW MUCH DO YOU NEED



A conversation with your loan officer can help determine how much of a down payment you need based on several factors, including:







·· WAYS TO SAVE ·



Try Envelope Budgeting

Divide cash into envelopes with allowances for common spending categories.



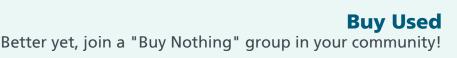






Save Automatically

Have a portion of your paycheck automatically deposited into savings.







Take Public Transportation

Save money on gas and gain back some usable time while you're at it.

Review Your Paid Apps

Review your recurring charges to ensure you only pay for apps or services you need.



· LOW DOWN PAYMENT OPTIONS · · · ·

We offer FHA, VA and USDA loans with low down payment options, as well as many down payment assistance programs.

CALL TODAY TO LEARN MORE!



