



# FIRST TIME HOMEBUYER FREQUENTLY ASKED QUESTIONS

**Q: Is there a first-time home buyer program?**

A: Yes and No! Yes, we have programs that are perfect for first time homebuyers due to low down payment, great rates and reduced mortgage insurance but no because there is not specifically a “First Time Homebuyer Program” with specific benefits for this type of borrower.

**Q: Why would I want to use you if I am a First Time Homebuyer?**

A: We put ourselves in your shoes as a new borrower trying to navigate the mortgage process. There is a lot to take in and learn. We make sure you know every step of the way what is the next step and we provide you with a lot of information that will help educate you on the in’s and out’s of mortgages so you understand the loan fully!

**Q: As a First Time Homebuyer, what do I need to know more than anything?**

A: Get pre-qualified! By getting pre-qualified you know exactly what you can afford before you shop. And, your Loan Officer will begin the process of educating you on what to expect and what is needed for the mortgage loan process. Your Real Estate Agent will want the letter we generate to show you are Pre-qualified to include with your offer to the seller. This shows you are a serious buyer and have the financing lined up and ready to get started with an accepted offer.

**Have more questions?**  
**Ready to find out what you can qualify for?**  
**Contact us today!**