


Unlocking Home Ownership

Down payment assistance
can help you make your
dream home a reality.



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POWERED BY KELLER WILLIAMS

Affordable Home Buyer Loans with Assistance Program

Explore financing options and down payment assistance programs available for less money out of your pocket.



Maybe you're like Scott and Chloe

Your down payment options could be



Young,
Professional Couple

Combined
income of
\$85,000

Rent is
\$1800/month

Have the income but not the down payment?

Couples like Scott and Chloe have growing careers and increasing rent. When it's time to buy your 1st home, there are down payment assistance programs available

Home ownership programs

There are numerous, local programs that can provide a variety of assistance for 1st time home buyers. I will give you the inside scoop about anything in your area that you could be eligible for.

Income-related grants

Many states and some financial institutions will offer income-related grants. Opportunities for these may be found through your university, in your city or your bank. I can help you dig into grant options based on your income.

Maybe you're like Amal and Maria

Your down payment options could be

Military
Veteran



Have a history of military service?

You may think that a relocation and lack of income history due to recent deployment are a barrier to buying. There are numerous options to help you.

Relocating to a
new city



VA private loans

There are numerous programs that provide veterans with home loans. I will give you the inside scoop about anything in your area that you could be eligible for.

Both starting new
jobs



Down payment grant

Down payment assistance grants may be an option for veterans in certain states. This special service is available in many areas, enabling veterans and their spouses to become homeowners by providing down payment assistance.



Maybe you're like Steph

Your down payment options could be

Single
professional



Income of
\$65,000



Rent is
\$2300/month



Moving up in your career and ready to buy a home?

You may be successful but have minimal savings. If you're ready to invest in a home, there are many ways you can receive down payment assistance.

Zero-interest loans

If you have great credit and a good income, you may be able to borrow money to use as a down payment. This will allow you to get the money you need up-front and pay it off over time.

FHA government loans

Think you have to save up 20% of the worth of your dream home? That may not be true! FHA loans can be obtained for many homes. I can walk you through the homes in your area that would qualify and the steps to take.

Maybe you're like the Sullivan family

Your down payment options could be

**Dual-income
Family**



**Has your family outgrown
your rental?**

Maybe your kids are getting older or you have a new baby on the way. Growing families need their own space! Start investing in your own home.

**Minimal
savings for a
down
payment**



Down payment assistance

There are a variety of programs that could help. Local, home ownership programs may be an option. Paying 3.5% on an FHA loan could get you into ownership faster. You may also qualify for a VA or USDA home loan, which requires 0 down.

I can help you navigate your many options as you take the next step towards the future.

**Can't afford
the price on
bigger rental**



0% Down Payment Options

To put no money down on a new home, you could qualify for a few programs

- Veterans can qualify for a 0% down loan
- USDA loans can provide 0% down mortgages in both rural and suburban areas
- Borrowing down payments as a private loan from a financial institution
- Borrowing down payment funds as a personal loan, from a family member or a friend



Minimal Down Payment Options

To put no money down on a new home, you may pursue FHA GOVT Loans

In addition to being good for people who have minimal money to put toward a down payment, they may be attainable for 1st-time home buyers with poor credit.

FHA loans require as little as a 3.5% down payment, 100% of which could be a gift. There are some restrictions on the home you can buy and the financing you can receive, which I can tell you about.



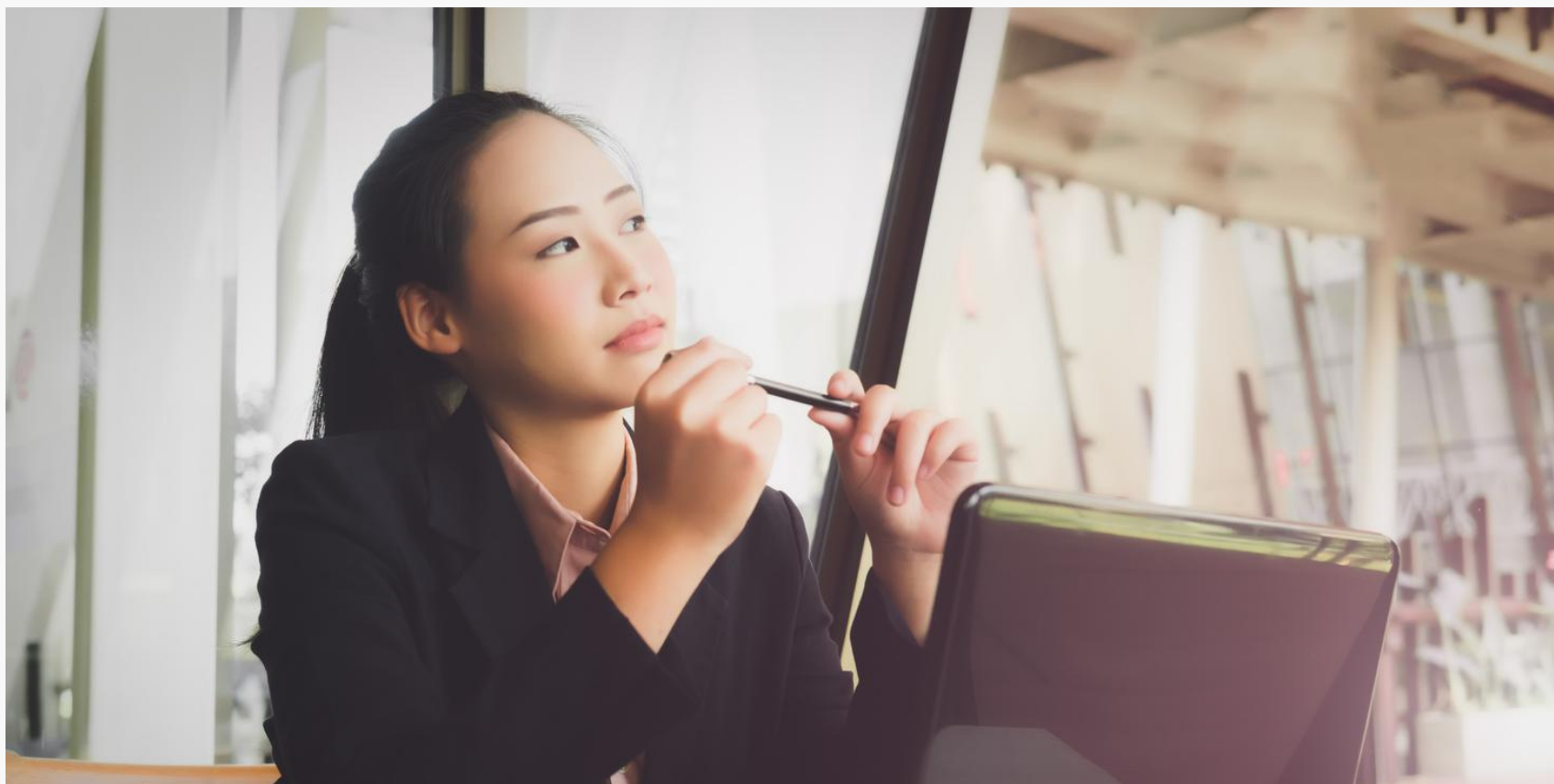
Home Ownership Program

Regional programs exist in many states that help people buy homes.

Home ownership programs can help you with:

- Down payment and closing cost assistance
- Down payment grants
- MCCs (increased federal tax benefits issued by HFAs) which help decrease mortgage
- interest costs





Challenges

- Your credit score
- The price of the home you want to buy
- How much money you can put down
- Your location
- Your employment record
- Current income



Opportunities

- Down payment assistance due to your service or job history
- Down payment assistance from your state or the federal government
- Housing assistance in grants
- I can guide you to the right solution for you

Ready For An Open Door to Your New Home?



I'm here to help make that happen!



**Unlocking
Homeownership with
Down Payment
Assistance**

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