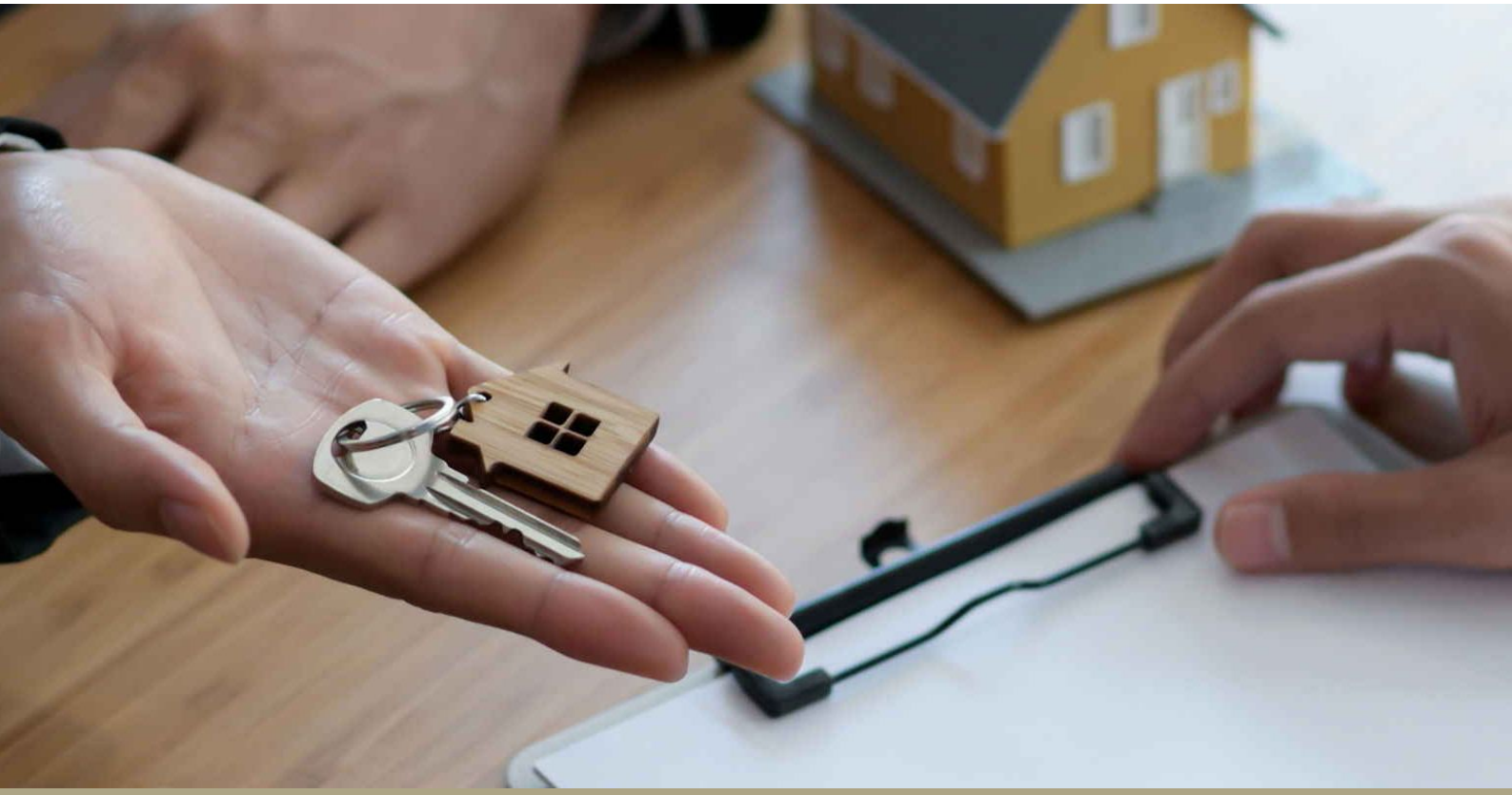
DOWN PAYMENT ASSISTANCE FOR LOCAL HOME BUYERS!

HOW TO BUY A HOME WITH LESS MONEY OUT YOUR POCKET!



Hi, I'm Barbara Jennings! I turn renters into owners.

Read this to learn about your down payment assistance options!

Read Reviews from Local Home Buyers & Sellers: **BarbaraJennings.AmazingClientReviews.com**



Barbara Jennings
eXp Realty
barbara-jennings.com/about/
yourexpertadvisors@gmail.com
Phone: 540-840-1133
Office: 540-840-1133

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Ready to Own a Home?



Tired of your monthly rent payment going to pay someone else's mortgage?



Sick of throwing rent money away every month, instead of investing in your future?



Want to own a home but don't have the money for a down payment?

YOU DON'T HAVE TO RENT FOREVER!

Down Payment Assistance is available for many people. Read on to see if one of these scenarios or solutions could work for you!



Get a FREE Home Value Update at : **BarbaraJ.15SecondHomeValues.com**



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yourexpertadvisors@gmail.com 540-840-1133

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Maybe you're Like Scott & 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 first home, there are down payment assistance programs available.

HOME OWNERSHIP PROGRAMS

There are numerous, local programs that can provide a variety of assistance for first time home buyers. A qualified REALTOR® will have 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. Your real estate agent can help you dig into grant options based on your income.

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Maybe you're like Amal & Marie...

Your Down Payment Options Could Be

Military Veteran

Relocating to a new city

Both starting new jobs

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.

VA PRIVATE LOANS

There are numerous programs that provide veterans with home loans. A qualified REALTOR® will have the inside scoop about anything in your area that you could be eligible for.



DOWN PAYMENT GRANT

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

See Area Homes for Sale and More at: **BarbaraJennings.HomesSoldFast.Pro**



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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. A real estate agent will walk you through the homes in your area that would qualify and the steps to take.

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Maybe you're like The Gonzales Family...

Your Down Payment Options Could Be

Dual-income Family

Minimal savings for a down payment

Can't afford the price on bigger rental

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.

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. Talking to a REALTOR® will help you navigate your many options as you take the next step towards the future.



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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

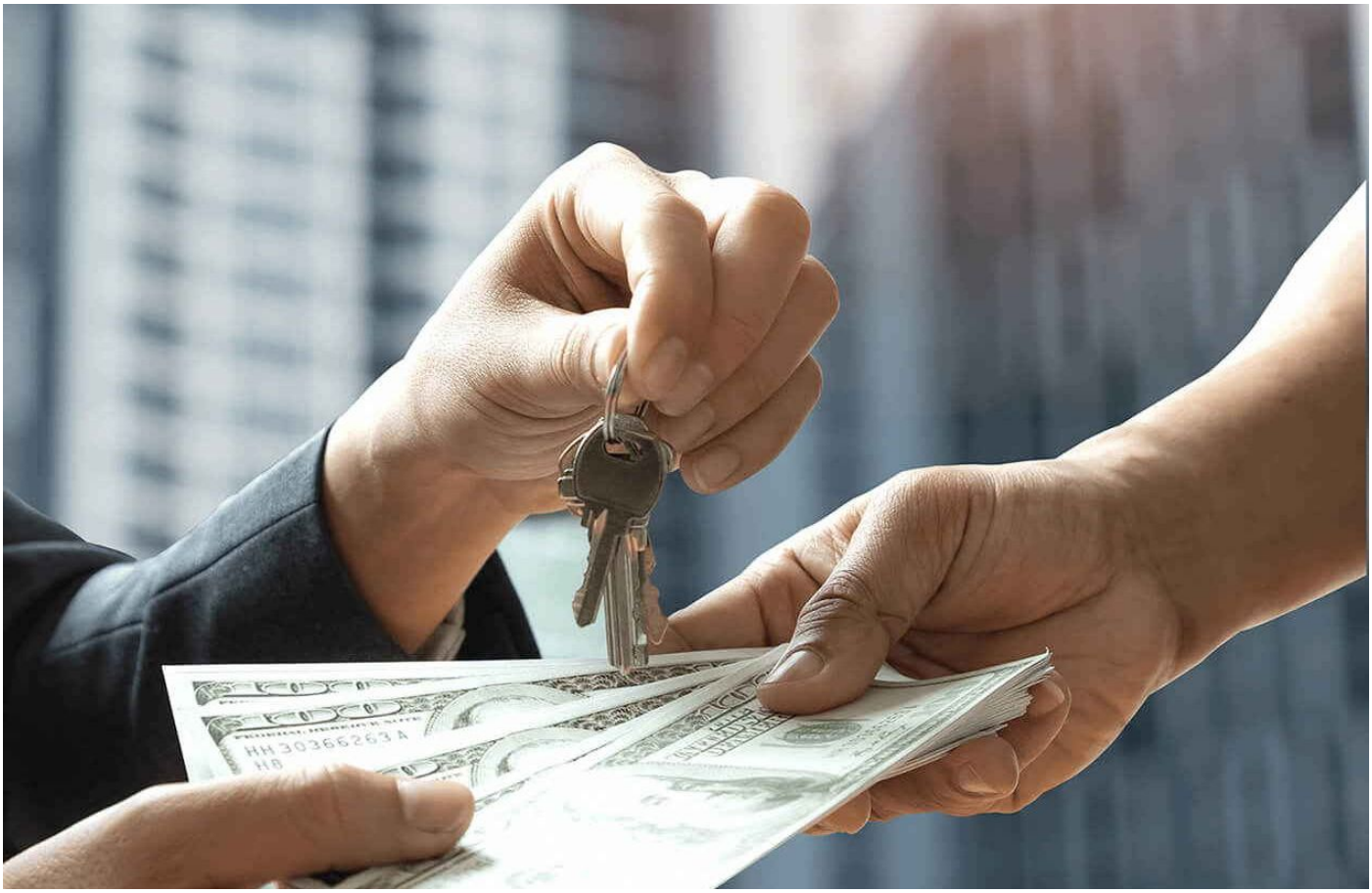
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Minimal Down Payment Options



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 first-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 your REALTOR® can tell you about.

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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

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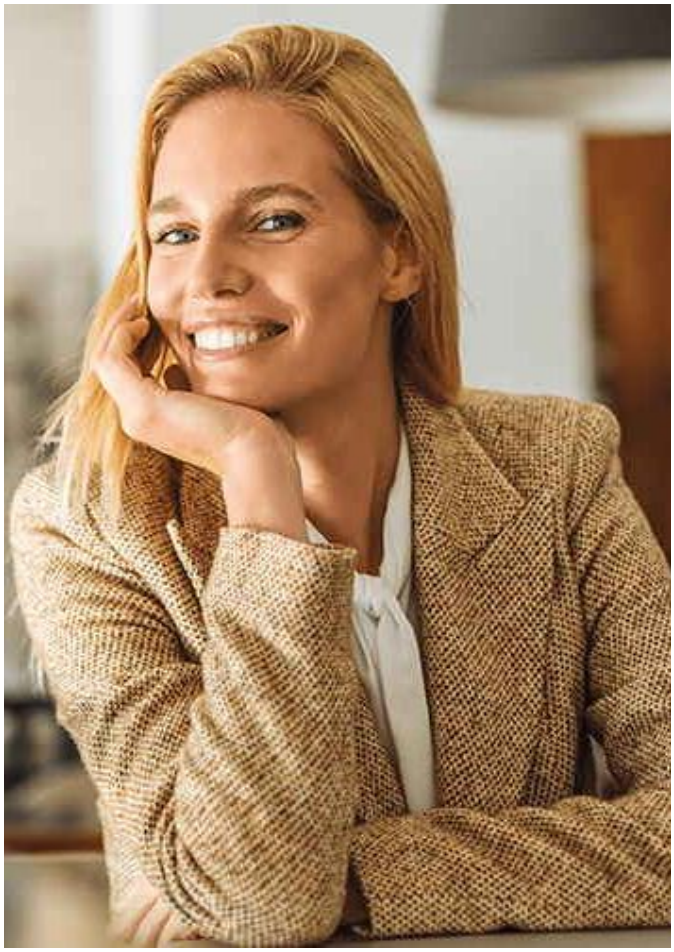
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Challenges



- 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
- Expert REALTORS® who know this industry and can guide you to the right solution for you

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Ready For An Open Door to Your New Home?

I'm here to help make that happen!



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