

# NOW IS A GOOD TIME FOR:

*Low interest Rates*  
*Homes that are more affordable*  
*Larger-than-average inventory of homes*

## Great Products

**First National Bank** has approved lenders for **FHA** (no income or house price limit) and **USDA** loans. FHA is good for lower scores and only needs a 3% down payment. USDA still provides the 100% financing and will allow the loan to increase to cover closing costs. Both of these programs allow an increase in loan amount to cover qualified repairs.

## Down Payments and Credit Scores

Many consumers find they need more “**cash to close**”. Some consumers don’t have the 3%-5% down payment. My job is to help find money. I can explain the process of 401K disbursements, who we can accept gifts funds from, how the seller can help with funds, and how to sell an asset and make this money ‘qualified funds’.

Borrowers may need **better credit**. From a recent training course:

**58%** of borrowers have credit scores that are considered high average to excellent  
**24%** of borrowers have credit scores that are good enough to receive a mortgage loan  
That’s **82%** of the population who can still get good mortgage loans!!!

## It’s a Partnership

I am available to sit down and consult prospective buyers, those looking to buy now and those who will buy later, on how to improve their credit scores. I have taken courses on how to enhance scores and look at different areas such as having reserves versus using funds for down payment. Sometimes, the underwriting software prefers money in the bank compared to more of a down payment.

I am available to work with you on your open houses. I can provide information for your prospects so they can see the financial options for the home they are viewing. I will gladly discuss different rates and proposed payments based on the variables of different programs and down payments.

**I would like to be your partner and invite you to call me, email or stop by.**



*Since 1888*



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