

FREE BUYER'S GUIDE

# 5 Things Every First-Time Homebuyer Should Know

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The myths that cost buyers thousands,  
and what to do instead.



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Questions? Text me: (925) 550-9733

## 01 You can buy a home with 0% to 5% down.

One of the biggest myths in home buying is that you need 20% down. You do not. Between conventional loans starting at 3% down, FHA at 3.5%, VA loans at \$0 down, plus grants and down payment assistance programs, most first-time buyers get in the door with far less than they expected.

One statistic I saw found that only 7% of people know this. So if you did not know, now you do. Please tell a friend.

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## 02 Talk to a professional BEFORE trying to fix your credit.

So many buyers feel embarrassed about their credit and try to fix it alone before reaching out, worried they will be blown off or not taken seriously. You will not be. This is exactly what I am here for, and waiting is the expensive mistake: I have seen people spend tens of thousands of dollars on things that made zero impact on their score.

I can run a what-if simulator using just a soft pull on your credit. It shows exactly what to pay off, in what order, and how long it will take to raise your score. No guessing, no wasted money.

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## 03 Fall in love with the payment before you fall in love with the house.

Shopping before getting pre-approved is how buyers get hurt. You find the house, you get emotionally attached, and then the numbers come in. Even if you are approved, you might not be comfortable with the payment.

I promise you will love the \$3,000,000 house. But will you love the monthly payment? We will not know until we look at the numbers. Get pre-approved first, understand the payment you are truly comfortable with, then shop in that range. It is a better experience from start to finish.

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## 04 Buy the house first. Then the car.

Depending on your specific factors, every \$50 in monthly debt payment can equal roughly \$10,000 to \$15,000 in home buying power. A new car payment can be the difference between one neighborhood and another, or one type of house and another.

Already bought the car? That is okay. We can strategize around it. But if you have the choice, buy the house first and decide on the car after.

## 05 Self-employed? 1099? ITIN? You have more options than you think.

Business owners and 1099 earners often believe that if they have not claimed much income on their tax returns, they cannot buy a house. There are loan products built specifically for you, including bank statement loans that do not rely on tax returns.

Have an ITIN instead of a Social Security number? You do not need 20% down. There are products that work with as little as 3.5% down, plus grants and down payment assistance.

The most important thing to know: every situation is unique. A conversation with an experienced loan officer means a real strategy and the most strategic steps forward for your specific situation.

### Ready to see what YOUR plan looks like?

Even if you are not ready to buy today, we will build the plan that gets you ready.

No pressure, no judgment, just a clear path to your first home.

**Text me: (925) 550-9733**

I am known for communication. Text me to set up a time to chat,  
and I will get back to you within 10 minutes.