

You deserve the home of your dreams. We can help.

# Moving IN

Tips to move you from renting to owning.



*Brought to you by Your Name*

Here's a short video that answers first-time home buyer questions!



How many years have you spent padding your landlord's pockets? Probably enough that you're ready to stop sinking money into rent and instead invest in your own home. But buying your first home can be daunting, particularly if you're worried about money, or confused about the complex homebuying process. That's why you need to find a Loan Officer you can trust to guide you through the process.

We believe everyone deserves the home of their dreams, which is why we've helped thousands of people just like you into their first homes. Here's how we do it:

- **We prequalify you**, so you know exactly what you can afford.
- **We educate you**, so you can navigate the homebuying process with ease.

- **We stay in touch** every step of the way to make sure everything goes smoothly.

Buying your first home can be scary and stressful — but it doesn't have to be. Reply to this email when you're ready to talk about how we can help you start building for your future.



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# Are You Making First-Time Home Buyer Mistakes?

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Is it the right time to buy? Are you prepared to negotiate? Do you have enough money set aside for a down payment? Are you looking at the right houses, in the right price range? What steps do you have to take to get started, and in what order? Are you going to get taken advantage of?

If you're thinking about buying your first home, it can be easy to feel overwhelmed by all these questions and more. The homebuying process can be complicated, and buying a house isn't a decision to take lightly.

That's why we think you should not have to tackle it alone. We're here to guide you through buying your first home, so you can feel informed throughout the process and confident in your choices.

Your next move should be into your dream home! Reply to this email and let's talk about the first steps.



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## Buying Your First Home? Bring an Expert On Board

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When you're buying your first home, there's a new experience around every corner — and not all of them good! The process can feel like a string of one confusing, complicated process after another.

But what's new and puzzling to you is standard daily fare for a Loan Officer! We know the home buying process like the backs of our hands, and we've helped hundreds of first-time home buyers just like you find and close on the homes of their dreams.

We're experienced in helping you:

- Look at houses in the right price range,
- Take all the necessary steps at the right time,
- Apply for the right kind of mortgage loan for you,
- Meet your contract's closing date,
- ...and more.

It may be your first home, but it isn't our first rodeo! If you're ready to get an expert on your side, reply to this email and let's chat.



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Ready for Financial Stability? Ditch the Rental

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When it comes to building a financially stable future, there are a million different people giving you a million different kinds of advice. But more than budgeting your coffee spending or couponing at the grocery store, there's one major change you can make that will massively impact your financial stability: Homeownership.

Owning your own home starts you down the path towards a stable financial future. Here's how:

- **You can stop paying rent.** Every month's rent check goes into the void — you never get any return on that investment. Plus, your rent could change at your landlord's whim.
- **Your home is an investment.** Unlike monthly rent, every mortgage payment you make is an investment. Your home's value will likely rise over time, building equity.
- **You get tax benefits.** The federal government wants to encourage home ownership, so homeowners get special tax incentives.
- **You get long-term savings.** Once you've paid off your mortgage, your monthly expenses will drop significantly — a huge advantage when it comes to saving for retirement.

If you're ready to stop losing money in rent and start building your future, reply to this email! Let's talk about the first steps towards buying your first home.



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## The Simple First Step to Buying a Home

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Here's a guess: You're ready to own your first home, but the process seems overwhelming, and you're not sure where to start. It's nothing to be embarrassed about — many people feel this way! But just like any other daunting process, it needs to be taken one step at a time. And here's the good news: The first step is easy!

Before you do anything else, you'll want to get pre-qualified for a mortgage loan. Pre-qualification can:

- ...get an overall financial picture of your income, debts, and assets.
- ...guide you towards homes you can afford so you know where to look.
- ...get the ball rolling on the homebuying process.

We know buying your first home can be intimidating, but we're ready to walk you through the process step by step. All you need to do to get started is fill out a prequalification application. The sooner you take the first step, the sooner you get to take the last one...into your new house!



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