

Save the Date

FREE Home Buyer Workshop 2017 Schedule

WORKSHOP DATE

TIME

Saturday, January 21, 2017

10:00 AM

Tuesday, February 21, 2017

6:30 PM

Saturday, March 25, 2017

1:30 PM

WORKSHOP DATE

TIME

Saturday, April 22, 2017

10:00 AM

Wednesday, May 24, 2017

6:30 PM

Saturday, June 24, 2017

1:30 PM

LOCATION: Dilbeck Real Estate | 1030 Foothill Blvd., La Canada

LEARN THESE HOME BUYING ESSENTIALS:

Benefits of Homeownership

Understanding the home buying process

Today's market conditions

How to prepare yourself to submit a winning offer

A New Penn Financial Loan Agent Will Cover:

- How to qualify and what loans are available
- Mortgage pre-approval and FICO scores

Darcy Conkle
Senior Loan Officer



NMLS# 350048

Seating is Limited | Refreshments Served

Email me today to reserve your seat: Doug.Colliflower@dilbeck.com

If your home is currently listed with another Broker, this is not intended as a solicitation.



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Dilbeck ESTATES
CHRISTIE'S
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Dedicated to making a difference with integrity, innovation, care and excellence!

IF YOU CAN AFFORD TO RENT...

You Can Probably Afford to Own



Interest rates are near historic lows

Purchasing power has increased, and the cost of renting in many areas is not greater than the cost to buy. Some say mortgage loans are impossible to obtain without perfect credit and 20% down. **Want the truth?** Read on, and we will cite the three basic factors for qualifying for a home loan.

Income

If you have a job or steady source of income, you're off to a great start. If you're already able to pay your rent on time each month, this could actually be easier than you might think.

Assets

You rarely need a 20% down payment. In reality, there are many programs that will work with 5%, 3.5%, and in some cases, even 0% down. As well, closing costs can sometimes be paid by lenders, sellers or come from gifts or grants. So if you think

you're out of luck because you don't have tons of cash, no worries. Chances are still good there's a solution that may work.

Credit

If you pay your bills on time and have avoided major issues like bankruptcy, foreclosure, short sales and judgements, it's likely your credit is in good shape. Requirements will always vary, but there can still be reasonable flexible loan options, such as the FHA loan guarantee programs.

That's it.

These three items are the fundamentals of mortgage lending. Exceptions will exist, but don't be fooled into thinking the process is impossible. For those who work and pay their bills, there may not be a whole lot standing in the way of home ownership.

Contact me today and we'll walk you through the process step by step.

DOUG COLLIFLOWER, Realtor® CalBRE#01936718
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