



*Fleur de Lis*

# Sentinel

FOURTH QUARTER 2024

FOR REALTORS

# Home Buying Made Easy

By *Emily Rexing*, Vice President & Mortgage Loan Officer NMLS 1908381

**It's exciting. Its intimidating. Maybe even a little scary to think about buying your first home even if you know you are ready.** We're here to help ease the stress and get answers to help with all the feelings. Don't expect to know anything because this isn't your everyday. We will be your advocate! We've learned there are two main questions first-time home buyers want answered.

- 1) Do I qualify for any first-time home buying programs?
- 2) How low can my credit score be?

If you haven't owned a home in the past three years you are considered, a first-time home buyer. The opportunity for assistance is abundant. You just have to ask! A USDA loan is a great program that offers NO downpayment and the ability to roll in closing costs. Hope of Evansville also offers a program you can apply for to qualify for downpayment assistance or even closing costs help. Springs Valley can even offer lower downpayment options for qualifying buyers.

Credit Score is such a big thing that gets overlooked until you need it. The minimum credit score for a first-time home buyer is 580 with clean credit. What's most important though for a first-time home buyer to know is you must have a minimum of three tradelines that have been opened for one year or longer. Are you thinking "What even is a "tradeline"? You aren't alone. A tradeline is an account that appears on your credit report that includes key information about the debt and the creditor. Credit cards, auto loans, personal loans, your mortgage etc. are what make up tradelines.

We're sure you have a ton more questions than the two noted above. Above are the main areas we get questions in. Please reach out to any Springs Valley Mortgage Loan Officer with more questions and we can help you buy with confidence.



*Welcome Home!*

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# 2024 Mortgage Closings



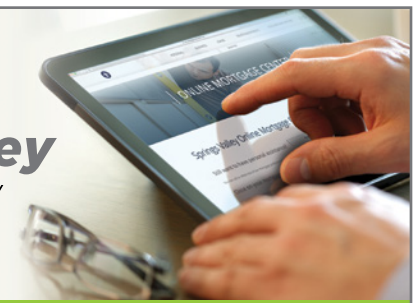
Springs Valley

# Online Mortgage Center

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Loans and Assistance programs for qualified applicants only. View Consumer or Mortgage loan rates online. For all other current rates, call one of our Loan Officers. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply. Lender is not affiliated with government agencies. Loans are subject to credit review and approval. Property insurance is required.

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