



# DON'T LET THESE HOMEBUYING MYTHS KEEP YOU FROM YOUR DREAM HOME

## FIRST TIME HOMEBUYERS - WHAT YOU SHOULD KNOW.

- **Myth 1:** "I need a 20% down payment." Today, you can get a mortgage with as little as 3% down and still have a low monthly payment.
- **Myth 2:** "I have to dig up a lot of paperwork." Much of the verification process can be done automatically by your mortgage broker.
- **Myth 3:** "It will take a lot of time." A mortgage broker can give you a pre-approval letter in minutes.
- **Myth 4:** "My bank is the best place to get a mortgage." Banks don't offer many mortgage choices. An independent mortgage broker can shop multiple options to find the one that fits your situation and goals.
- **Myth 5:** "I need to be 'settled down' first." Even with a small down payment, monthly mortgage payments are often lower than rent prices.

CALL TODAY FOR A PRE-APPROVAL!



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