# YOU CAN STILL BECOME A HOMEOWNER THIS YEAR

#### IMPORTANT STEPS TO TAKE

The coronavirus has many people sidelined from regular activity, but homebuyers don't have to halt their plans, even while practicing social distancing. Doing four things can keep your home search on track, enabling you to purchase in the midst of or right after this crisis:

# - 1. GET PREQUALIFIED

Prequalifying for a mortgage will tell you exactly how much house you can afford, and it will show sellers you're serious. A mortgage prequalification takes 15 minutes and can be done from anywhere, on any device.\*

#### 2. CONNECT VIRTUALLY WITH A LOAN OFFICER

It's never been more important to work with a trusted loan officer so you can expedite your mortgage when you're ready to buy. A local loan officer is available via phone, email, video, or app, with extended hours to answer your questions.





## **3. DO YOUR HOMEWORK**

Now's a good time to research down payment assistance programs in your state. First-time buyers interested in a low-down-payment loan may benefit from using down payment assistance to significantly decrease the upfront cost of buying.

### 4. LOOK AT LISTINGS ONLINE

You may not be able to go to in-person open houses, but you can search for, view, and



bookmark homes online. Virtual tours can make it easier to narrow down your top choices, factoring in must-have and would-like-to-have features.

#### DON'T DELAY YOUR DREAMS OF BUYING A HOME IN 2020

Work with a lender equipped with the latest loan technology to make getting a mortgage remote, safe, and easy. There's no need to meet face-to-face: Connect with a local loan officer by phone, email, app, or video chat today.



Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity. Company NMLS 2258. \*During normal business hours. For educational purposes only. Please contact a qualified professional for specific guidance. Source: Keeping Current Matters. Source deemed reliable but not guaranteed.