

# IDEAL MORTGAGE GROUP

## Mortgage Myths vs Facts

Be empowered to make the best decisions

### MYTHS

### VS

### FACTS

- ◆ You need a perfect credit score to buy a home.
- ◆ 20% down payment is required to purchase a home.
- ◆ Interest rates are the only factor when choosing a lender.
- ◆ A down payment is the only upfront cost.
- ◆ Renting is cheaper than purchasing a new home.

- ◆ Mortgage programs are available for less than perfect credit.
- ◆ There are programs which offer affordable down payments.
- ◆ Not all lenders are the same, and these differences go beyond rates.
- ◆ Beyond your down payment, you'll need to plan for closing costs.
- ◆ Get a tailored quote at [implending.com](http://implending.com) and find out how much home you can afford!

## Get a Free Quote



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