

# Buy A Home



IN TODAY'S MARKET, THERE are a lot of motivated sellers. The prices of homes is much lower and the interest rates on mortgage loans are lower than they have been in decades.

This is actually the perfect time to buy a home and we at First Direct Options will work with you every step of the way to help you get the best deal that will fit into your budget and the best home for you and your needs.

The process is very easy and you have the choice to continue or wait until you feel the time is better for you—what we mean is, the process of locating a house and getting the terms you want won't cost you anything but your time and you can stop the process anytime without a problem. You and your family are in total control.

We start by having you give us information about you, your income, available funds if we find you the perfect home and information about where you and your spouse work, etc. We also check you credit report in this part of the process to see how much home you can afford. Don't worry, we have services that will help you raise your credit score if you need to.

The next step after we figure out how much home you can afford, is to look at houses on the internet. Once you choose a couple of properties you want to look at up close, we will take you out to them so you can walk through the home.

We also have down payment assistance available if you need that, and we have special programs so you can lease the property you choose and part of your lease payment will go toward the purchase of that home.

**TO LEARN MORE—PLEASE CALL US:**

**Office: 888-641-3934 Ext. 1**

**Fred's Cell: 951-348-5234 or Joe's Cell: 951-807-9436**

**For Spanish, Mario: 909-999-4562**