



## SMART STRATEGIES for First Time Homebuyers

Buying a home doesn't have to be overwhelming and confusing, especially if it's your first time. Here are some smart strategies to help you navigate the process successfully



- ✓ **Choose The Right Realtor** - An experienced REALTOR® ensures a smooth, successful experience
- ✓ **Verify Your Down Payment** - We offer down payment assistance and low downpayment programs
- ✓ **First-Time Buyer Advantage** - City and state agencies offer programs to help first-time homebuyers
- ✓ **Get Pre-Approved\*** - It demonstrates that you are a serious buyer, giving you an advantage
- ✓ **Stay Within Your Budget** - Set a realistic price limit and stick to it to avoid future financial stress

Take the next step to owning a home. [Apply Online](#) today.

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This is not a commitment to lend. All applications are subject to credit and collateral approval. Programs, fees and rates are subject to change without notice. Other restrictions and limitations may apply. Federally insured by NCUA. Sea Air Federal Credit Union NMLS #802376. Origination support services also provided by Navigator Lending Solutions, a division of Land Home Financial Services, Inc. NMLS #1796.

\*A Pre-Approval is not a guarantee that your home loan transaction will close.