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# HOME BUYER'S HANDBOOK

Simplifying The Home Buying Process For You!



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## **ABOUT YOUR AGENT**

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**Mr. Aaron C. Sams, USAF Vet.**

\*Licensed Real Estate Broker - Texas

\*Licensed Mortgage Loan Originator (RMLO) - Texas

\*Licensed Insurance Agent - Texas

\*12+ Years Business Consulting Experience

\*12+ Years Government Contracting Consulting Experience

\*6 Year Air Force Disabled Veteran - USAF Contracting Officer

\*Current Real Estate Investor/Property Manager/Landlord

\*Masters Degree In Christian Ministry | Wayland Baptist University

\*Bachelors of Science Degree w/Specialization in Contracts Management | Wayland Baptist University

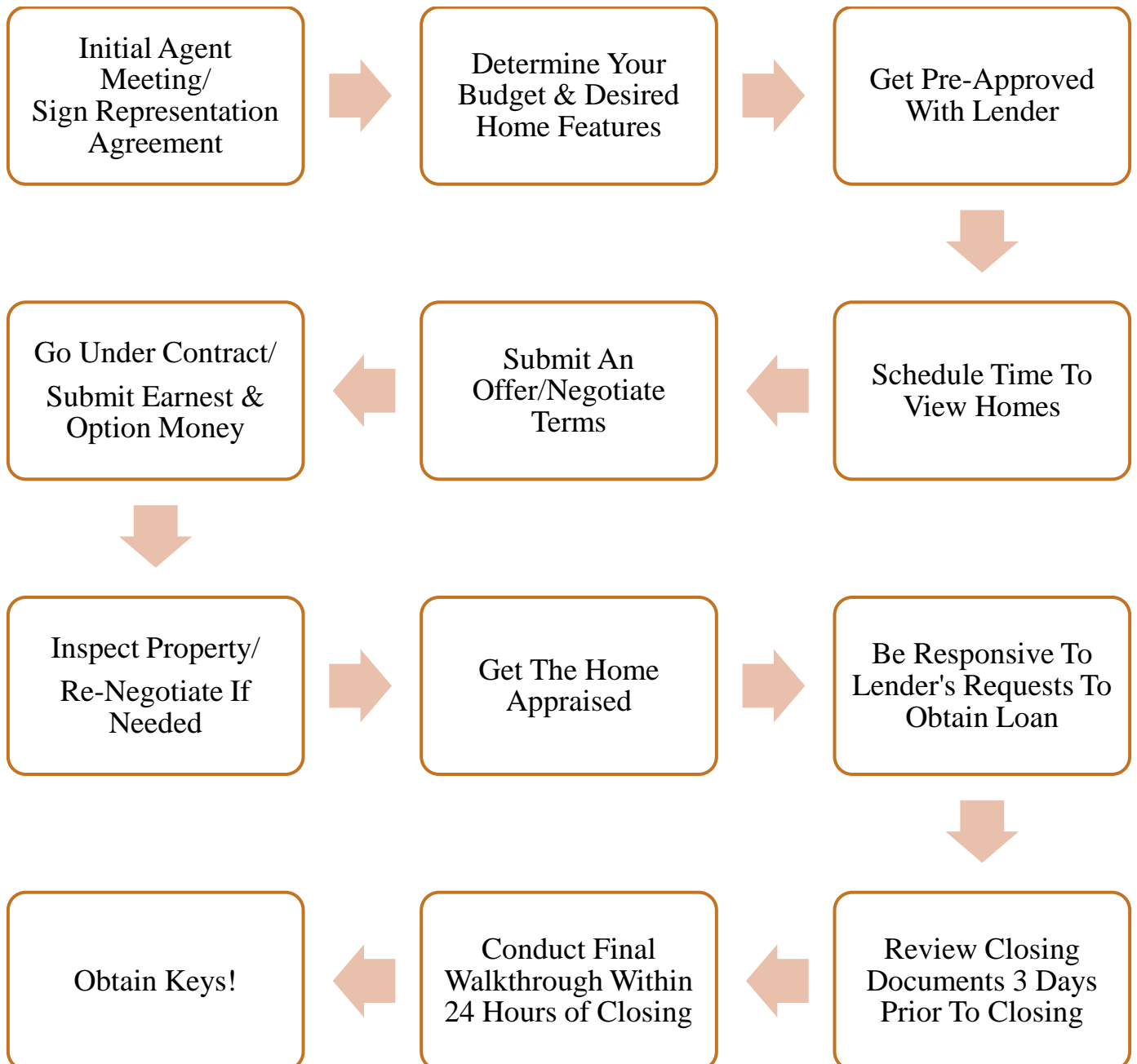


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## HOME BUYING PROCESS OVERVIEW

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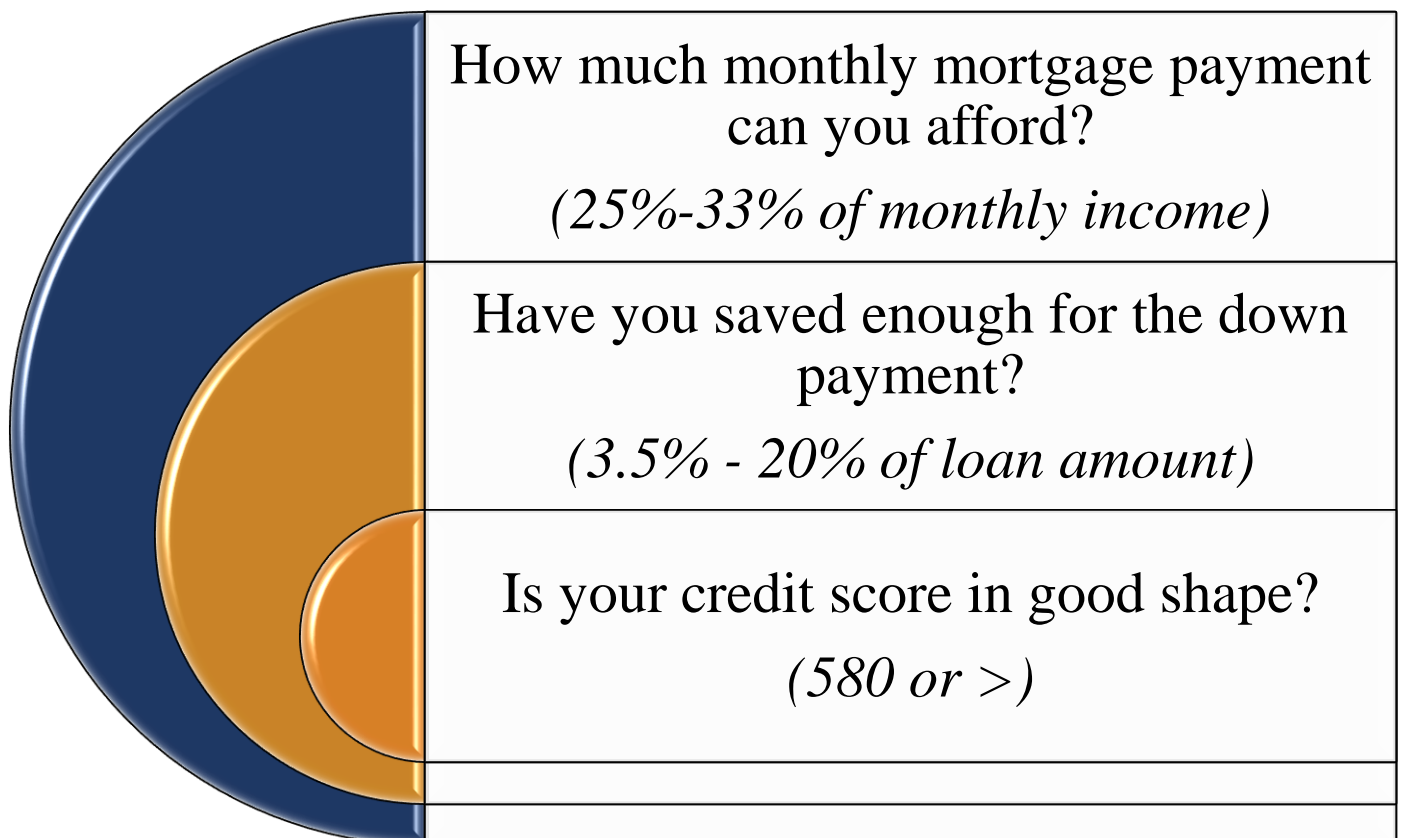
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## IMPORTANT FINANCIAL CONSIDERATIONS

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## TYPES OF LOANS

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### VA LOAN

- Guaranteed by the U.S. Department of Veterans Affairs (VA), VA loans are for eligible members of the U.S. military (active duty, veterans, National Guard and Reservists) as well as surviving spouses. There's no minimum down payment, mortgage insurance or credit score requirement, but you'll need to pay a funding fee ranging from 1.25 percent to 3.3 percent at closing.

### FHA LOAN

- Insured by the Federal Housing Administration (FHA), FHA loans can be had with a credit score as low as 580 and a 3.5 percent down payment, or a score as low as 500 with 10 percent down. FHA loans also require you to pay mortgage insurance premiums, adding to your costs.

### CONVENTIONAL LOAN

- Conventional mortgages are loans not backed by the federal government. To qualify, borrowers generally need good credit, stable employment, and a down payment. These loans often come with lower interest rates and do not require private mortgage insurance (PMI) if you can provide a down payment of at least 20%. Conventional mortgages are versatile and suitable for primary residences, second homes, and investment properties.

### USDA LOAN

- USDA-insured loans are guaranteed by the U.S. Department of Agriculture and are designed to promote homeownership in rural areas. These loans require no down payment and offer low mortgage insurance premiums, making them an attractive option for low- to moderate-income buyers. To qualify, the property must be located in a designated rural area, and borrowers must meet income limits that vary by region and household size.



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## **TYPES OF LOANS (Cont.)**

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<b>Type Of Loan</b>	<b>Down Payment</b>	<b>Terms</b>	<b>Mortgage Insurance</b>	<b>Min. Credit Score</b>
<b>VA</b>	0%	15-30 Years	N/A	620 (varies by lender)
<b>FHA</b>	3.5% - 20%	15-30 Years	Yes	580 (varies by lender)
<b>Conventional</b>	5%-20%	15-30 Years	Yes if down payment is < 20%	620 (varies by lender)
<b>USDA</b>	0%	15-30 Years	N/A	660 (varies by lender)



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## SELECTING THE RIGHT LENDER

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Below are important questions to ask when interviewing prospective lenders:

What would be the timeframe to get my loan approved?

What points and fees are charged?

What loans are you able to offer?

Are you familiar with any discounts, incentives or programs I could qualify for?

What would be the projected closing costs that I would be responsible for?

What would be the offered APR and interest rate?



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## **NEEDED FINANCIAL DOCUMENTS**

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### **INCOME/REVENUE**

- Personal & Business Tax Returns (2 Years)
- W-2s & 1099s (2 Years)
- Pay Stubs (3-6 Months)
- Supporting Documentation For Supplemental Income (retirement, child support, SSI, disability, etc).

### **ASSETS**

- Bank Statements (3-6 Months)
- 401k or Retirement Account Statements (3-6 Months)
- Brokerage Account Statements (3-6 Months)
- Other Asset Supporting Documents

### **OTHER REQUIRED ITEMS**

- Copy of Unexpired Drivers License
- Social Security Card
- List of Addresses For Past 2-5 Years
- Student Loan Statements (if applicable)
- Recorded Divorce Decree
- Bankruptcy Documents
- Collections Or Judgement Documents
- Any Info Pertaining To Pending Lawsuits





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## **DESIRED HOUSE FEATURES**

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Here are some specific features to consider when searching for your next home:

### **Type of Home:**

- Single Family Home: \_\_\_\_\_
- Townhouse: \_\_\_\_\_
- Condo: \_\_\_\_\_

### **Condition of Home:**

- Move-In Ready: \_\_\_\_\_
- Needs TLC: \_\_\_\_\_
- Extensive Rehab: \_\_\_\_\_

### **Desired Features:**

- # of Bedrooms: \_\_\_\_\_
- # of Bathrooms: \_\_\_\_\_
- # of Stories: \_\_\_\_\_
- Min Square Footage: \_\_\_\_\_
- Garage Needs: \_\_\_\_\_
- Yard Needs: \_\_\_\_\_
- Desired Area: \_\_\_\_\_
- Desired Neighborhood: \_\_\_\_\_
- Desired School District: \_\_\_\_\_



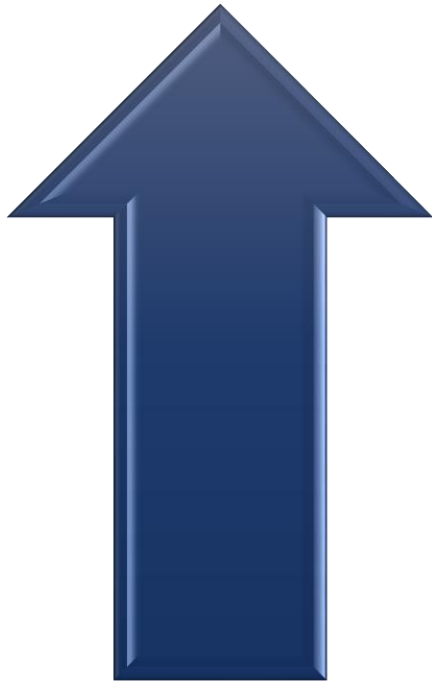
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## DESIRED HOUSE FEATURES (Cont.)

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List Your Must Haves

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



List Your Desired Wants

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



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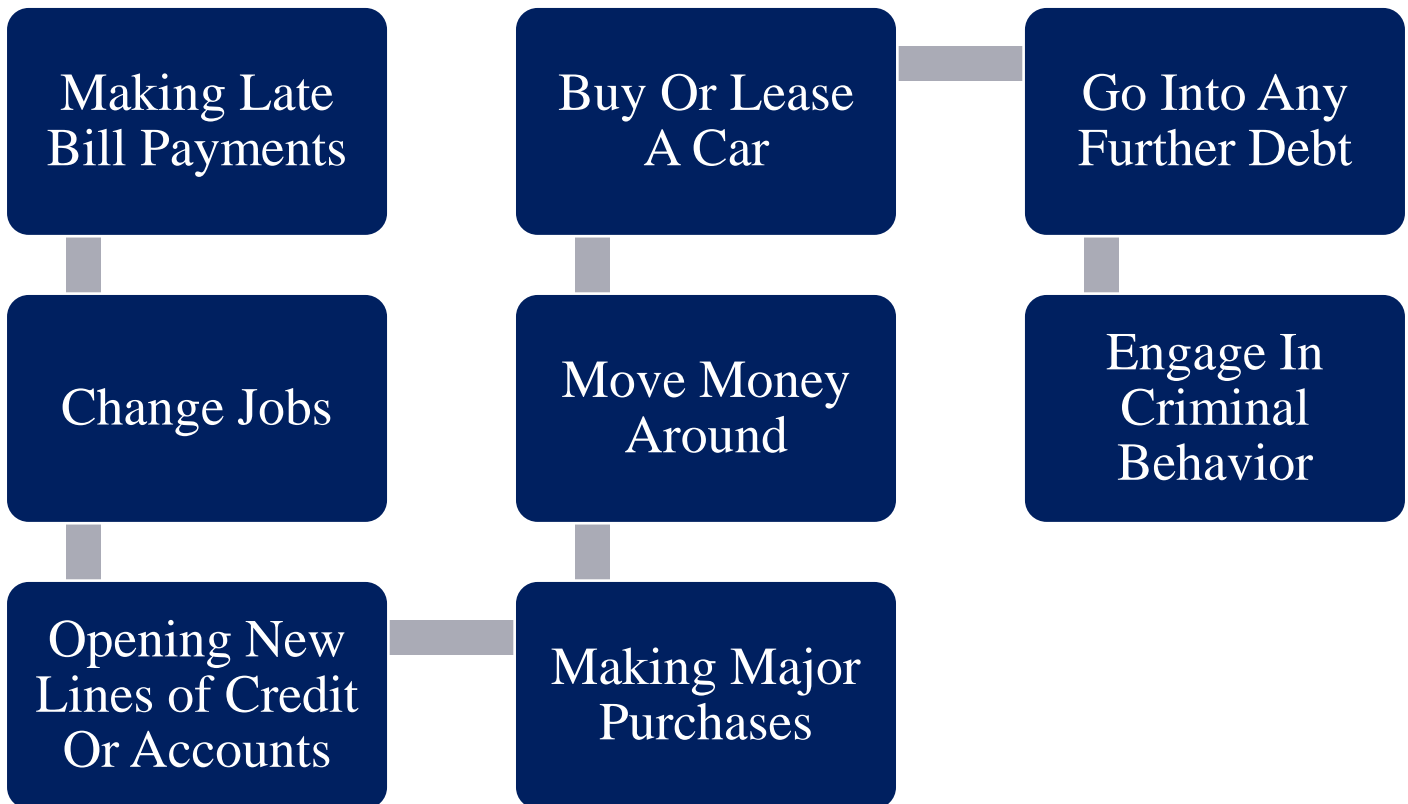
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## WHAT TO AVOID WHILE UNDER CONTRACT

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Here are some behaviors to avoid while under contract that could jeopardize your ability to obtain a loan:





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## **POST-CLOSING CHECKLIST**

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Ensure Homeowners Insurance Is In Place

Ensure Home Warranty Is In Place

Place Utilities In Your Name

Visit Post Office To Update Info

Schedule Movers

Update Drivers License With New Address

Establish Homestead Exemption With Appraisal District

Enjoy Home!

### **Connect With Me To Get Started On Your Home-Buying Journey**



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