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NMLS#174457

YOU'RE INVITED!

Join me for a FREE class for First-Time Home Buyers!

DATE: **Wednesday, January 17TH 6:00 PM–7:00 PM**

LOCATION: **Northfield Public Library**
210 Washington St., Northfield, MN 55057

Here's what's on the menu:

The Basics of Homebuying: How does this all work?? Let's make it easy.

Credit scores: Why they matter, and what you need to know.

Down-Payment Assistance: What it is and how you could get it.

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EQUAL HOUSING OPPORTUNITY

10663 165th St. W, Lakeville, MN 55044. Down payment assistance is not offered by loanDepot.com, LLC. Not all applicants will qualify for down payment assistance. The smaller your down payment percentage, typically the higher your interest rate. A higher interest rate or points may be required for down payment assistance programs. Minimum credit score and debt-to-income (DTI) requirements, annual income limits, and purchase price limits apply. First time home buyer education may be required. Down payment assistance may come in the form of a second lien loan that is repayable. This information is not intended to be an indication of loan qualification, loan approval, or commitment to lend. Loans are subject to credit and property approval. Not all products are available in all areas. Other limitations apply. Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Residential Mortgage originator License No. MN-MO-40203037. This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. § 47.206 (3)&(4). (010224 122942-9503v3)