



It doesn't have to. Today's new guidelines make it easier for borrowers with student debt to qualify for a mortgage. And we can educate you on the best way to do it.

Your first lesson: forget the myth that says you need to put 20% down. In some cases, you need as little as 3.5%. And Embrace has first-time homebuyer programs that require no down payment! Another myth states that if you have debt, you have bad credit. Wrong. As long as you pay your bills on time, every time, debt can actually help your credit score.

At Embrace, we have a number of loan products you can choose from, including FHA and USDA Rural Development, each with varying terms, interest rates, and down payment requirements. We'll walk you through all of your financial options and help you choose the home loan that's best for your individual situation.

**Call me today. And in just weeks, you can pull off another great accomplishment.**



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