



## 4 Things to Think About Before Buying a Home

- 1. Your down payment may not be the biggest hurdle.** Capital Mortgage Funding will recommend the best loan program for you and determine how much of a down payment is needed.
- 2. Your new mortgage payment might be lower than rent.** Picking out the right house in the right neighborhood for you may be a win in the long term. When you are paying your mortgage and gaining equity in the home you love, you will ask why you didn't do this earlier.
- 3. You probably will have to compromise.** You want to be in a certain neighborhood close by your job or schools, with certain amenities and a specific number of bedrooms or square feet. Depending on what you qualify for, some of these items may have to wait.
- 4. You should get an expert opinion.** Make sure that you have your home inspected and follow all safety-related repair suggestions.

John Teweles, JMAFCU's mortgage partner, is available to assist. Call **855-438-6845** or use our app: <https://mtgpro.co/ilt5k>.

