



## BUYING YOUR FIRST HOME

YOU COULD PURCHASE A HOME WITH MINIMUM DOWN!

If you're currently paying \$900 a month in rent, you could have a similar monthly mortgage payment per month and be on your way to owning a home worth \$125,000!

If you continue to rent and are paying \$900 a month, in 5 years you've spent \$59,677, based on a 5% annual inflation rate.

With both house prices and interest rates at near all-time lows, you may be surprised by just how much home your rent money can buy. This is just one example of what you may be able to afford with the money you're currently paying for rent. We offer a variety of loan programs. For qualified borrowers, the State First Time Home Buyer's program offers lower rates and/or down payment assistance options.

### REASONS TO BUY VS. RENT

**TAX ADVANTAGE** – When you purchase a home, part of your mortgage interest and real estate taxes are tax deductible.

**INVESTMENT** – Home ownership is an investment that helps you build wealth. Instead of spending money each month on rent, you could be building equity in a property of your own.

**FREEDOM** – With a place of your own, you can paint the walls any color you like and make upgrades to suit your lifestyle. You can't do that in a rental.



### READY TO GET STARTED?

- Get pre-approved – call me today!
- Make a list of your “must haves”
- Work with a professional realtor

\*Payment is based on a total loan amount of \$122,735, for a fixed rate at 30 years, interest rate of 4.25% + 0 points, **APR of 5.417%**, principal and interest is \$603.78, and monthly MIP is \$135.70. Loan amount includes the financed Upfront MIP of \$2,110.94.

NOTICE: Interest rates and APR's are based on current market rates, provided for informational purposes only, are subject to change without notice, and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables — call for details. This is not a commitment to lend or extend credit. All loans are subject to credit approval. Program restrictions may apply, including limited availability by state, may not be available at all times, and information and/or data is subject to change without notice.

Call me today to find out  
more about financing your  
own home!



AMY HAYES PREUCIL  
LOAN OFFICER  
402-431-4309 PHONE  
NMLS# 226321

AHAYES@FIRSTMORTGAGECO.COM

**APPLY ONLINE:**  
[www.firstmortgageco.com/amyhayes](http://www.firstmortgageco.com/amyhayes)

2611 S 117th Street  
Omaha, NE 68144  
Branch NMLS# 340823  
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**FIRST MORTGAGE COMPANY**  
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