



Your First Home, Step by Step

Budget, pre-approval, assistance programs, inspections, insurance and closing, in order.

RYAN AND MEGAN WINSLOW · WINSLOW HOMES



YOUR TEAM

Meet Ryan and Megan

- ◇ Mortgage Bankers with The Federal Savings Bank
- ◇ Real estate brokers in FL, MA, CT and RI
- ◇ They compare FHA, conventional, VA and USDA options for you
- ◇ They check program income limits with you during pre-approval

SMALL, CLEAR DECISIONS, IN ORDER

Your Path to Keys

- | | |
|-----------------------|--|
| 1. Budget | Know your full monthly payment and cash to close. |
| 2. Pre-approval | Set your price range and show sellers you are ready. |
| 3. Assistance | Find the state and local programs that fit you. |
| 4. Shop and offer | Tour homes and make an offer with your agent. |
| 5. Inspect and insure | Inspections, flood zone and insurance quotes. |
| 6. Close | Appraisal, final loan approval, then your keys. |





STEP ONE

Build a Real Budget

- ◇ Your payment covers principal, interest, property taxes and homeowners insurance.
- ◇ Add mortgage insurance and any HOA dues.
- ◇ In Florida, add wind and flood insurance where needed.
- ◇ Plan for closing costs of about 2% to 5% of the price.
- ◇ Keep a cushion for moving and repairs.

DOWN PAYMENT BY LOAN TYPE

How Much Down?

3.5%

FHA

3%

Conventional, for eligible
buyers

\$0

VA and USDA starting point

2% to 5%

Typical closing costs

STEP TWO

Get Pre-Approved

- ◆ A pre-approval shows sellers you are ready.
- ◆ It sets your price range before you tour.
- ◆ Ryan and Megan, Mortgage Bankers with The Federal Savings Bank, compare FHA, conventional, VA and USDA options.
- ◆ They check program income limits with you.



First-Time Buyer Help by State

FLORIDA HOUSING, INCL. HOMETOWN HEROES
Florida

WINSLOW HOMES · 7

MASSHOUSING AND ONE MORTGAGE
Massachusetts

RIHOUSING FIRST-TIME BUYER PROGRAMS
Rhode Island

CHFA HOMEBUYER PROGRAMS
Connecticut



STEP FOUR

Shop, Inspect and Close

Tour and offer

Tour homes and make an offer with your agent.

Inspect

Order a home inspection. In Florida, add a wind mitigation and four-point report.

Insure

Check the flood zone and insurance quotes before your inspection period ends.

Approve

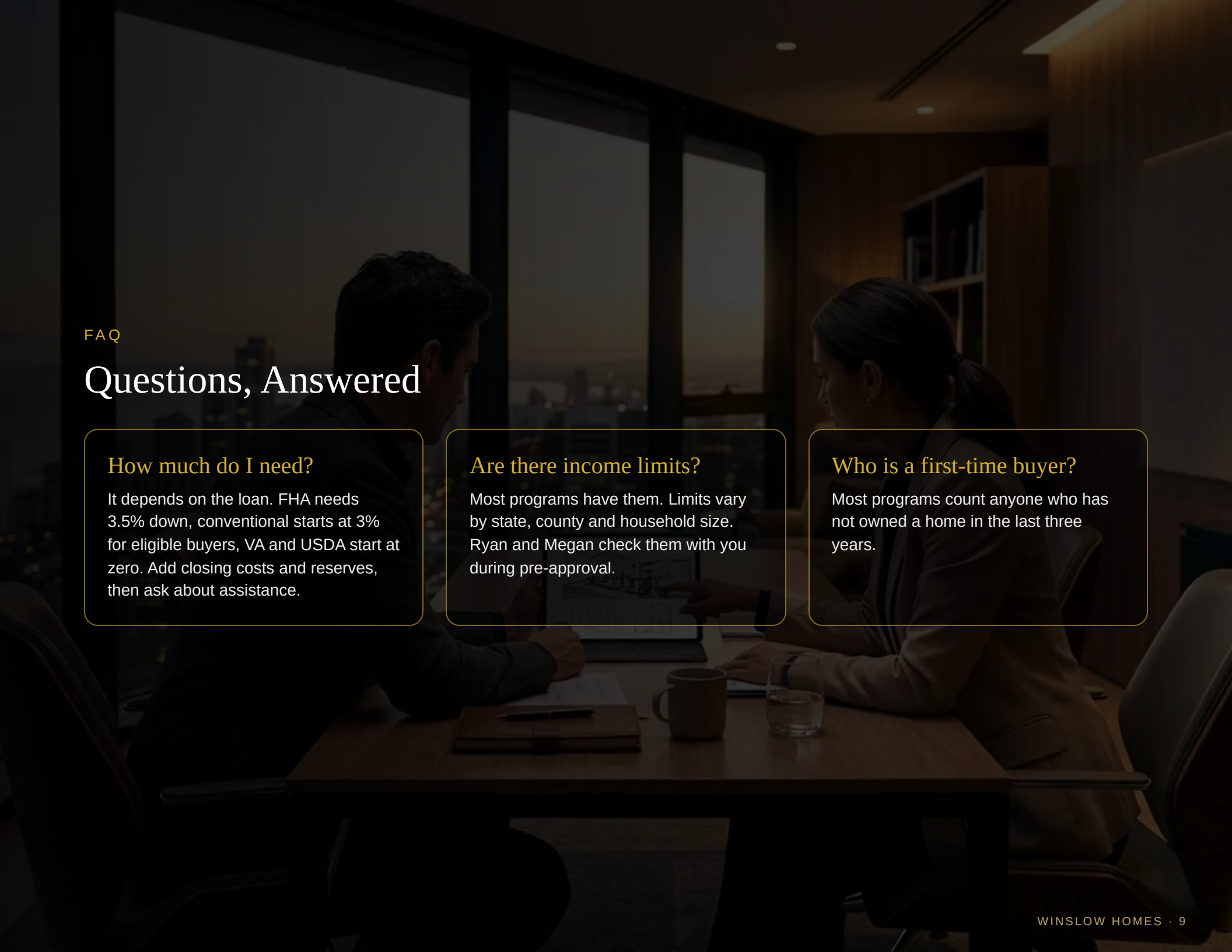
Complete the appraisal and final loan approval.

Close

Sign, close and get your keys.

Homestead (FL)

File with your county property appraiser by March 1 after you move in.



FAQ

Questions, Answered

How much do I need?

It depends on the loan. FHA needs 3.5% down, conventional starts at 3% for eligible buyers, VA and USDA start at zero. Add closing costs and reserves, then ask about assistance.

Are there income limits?

Most programs have them. Limits vary by state, county and household size. Ryan and Megan check them with you during pre-approval.

Who is a first-time buyer?

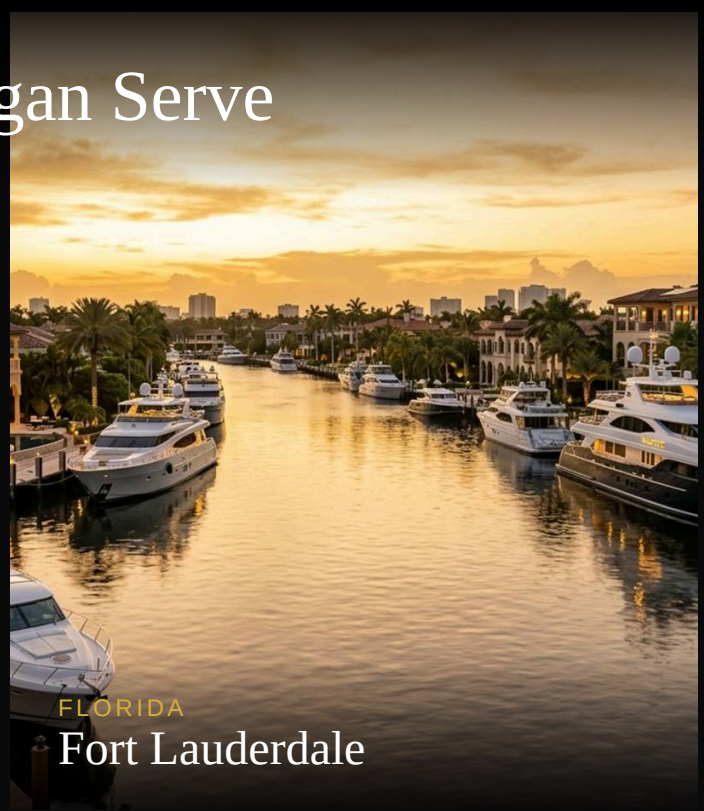
Most programs count anyone who has not owned a home in the last three years.

Where Ryan and Megan Serve

WINSLOW HOMES · 10



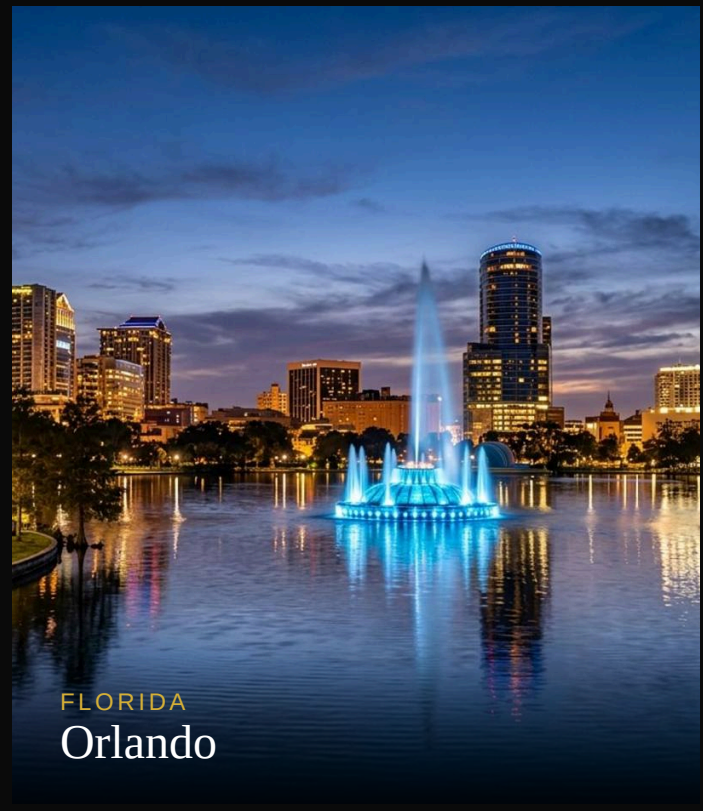
FLORIDA
Miami



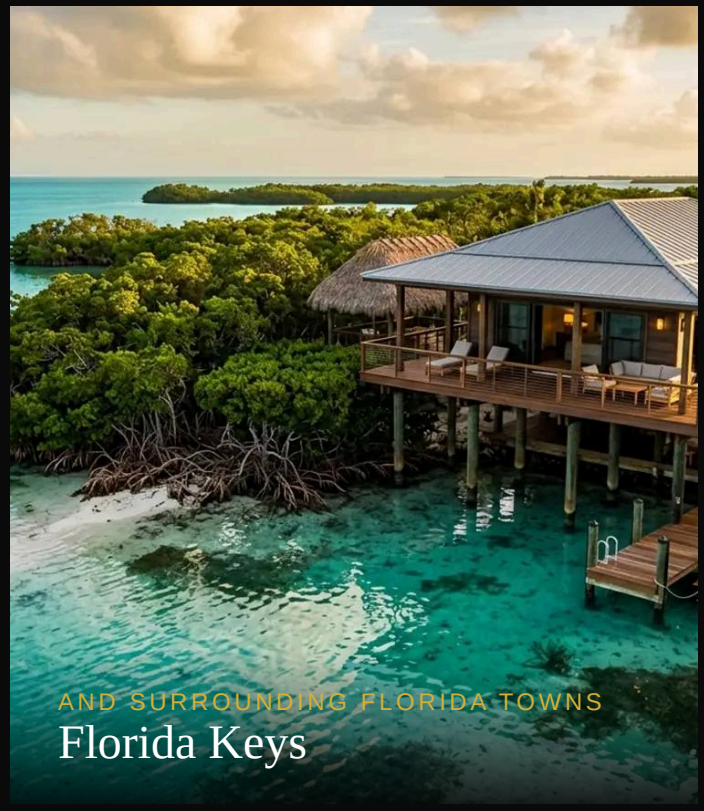
FLORIDA
Fort Lauderdale



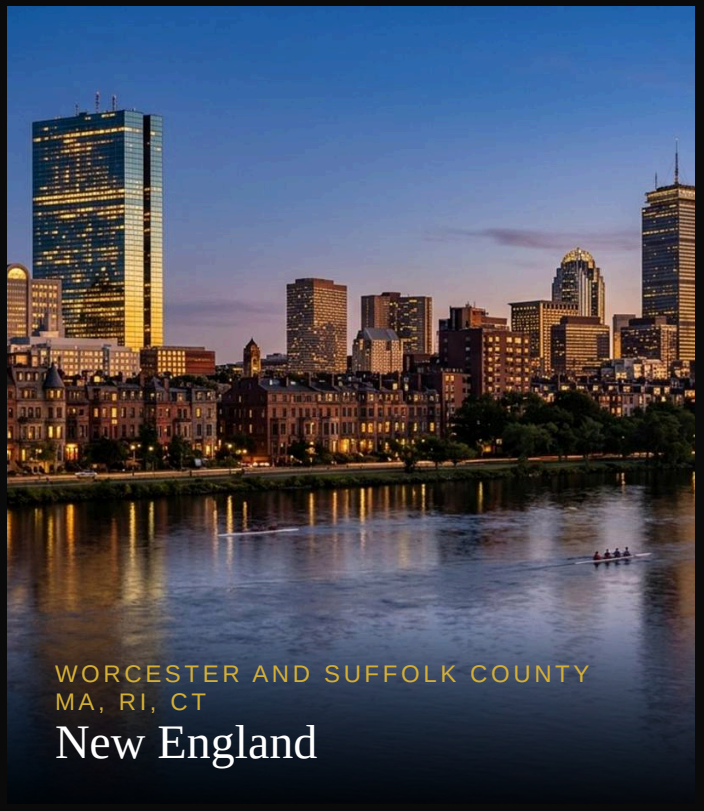
FLORIDA
New Smyrna Beach



FLORIDA
Orlando



AND SURROUNDING FLORIDA TOWNS
Florida Keys



WORCESTER AND SUFFOLK COUNTY
MA, RI, CT
New England

NEXT STEP

Make Your First Move

- 1 Get pre-approved with Ryan and Megan.
- 2 Learn which programs fit you.
- 3 Ask about city and county down payment assistance too.
- 4 Start touring homes with a plan.
- 5 Call or text 386-690-5858.





Your First Home Starts Here

Call or text **386-690-5858**

Broker@WinslowHomesLLC.com

winslowhomesllc.com

Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscan Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.