



Federal Housing Administration (FHA) Loans

Move in for less money down!

FHA loans allow buyers to purchase a home with as little as 3.5% down, making it a very appealing option for buyers who do not have a large down payment. FHA loans are available to both first-time and repeat buyers; gifts from friends, relatives, or employers can be used for down payment and closing costs.

There are several benefits of home ownership, including:

- ✓ **Tax breaks:** You'll have the possibility to deduct the interest you pay on your mortgage, your property taxes, and some of the costs involved in purchasing your home.
- ✓ **Freedom:** Your home is yours. You'll have the ability to renovate and decorate any way you want.
- ✓ **Stability:** Remaining in one neighborhood for several years gives you a chance to participate in community activities, lets you and your family establish lasting friendships, and offers your children the benefit of educational continuity.
- ✓ **Equity:** You'll have an opportunity to build equity in your home, instead of paying your landlords mortgage.

Contact me today for more information on home affordability in Walla Walla.



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