FIRST TIME

INTERCAP LENDING

FIRST TIME
FIRST TIME
FIRST TIME
FIRST TIME

SAMPLE



HOMEBUYER WORKSHOP

PRESENTED BY:
Jane Smith-Jones
Loan Officer
NMLS #123223432

SAMPLE

FIRST TIME HOMEBUYERS WORKSHOP

NMLS #190465
INTERCAP LENDING

PRESENTED BY:

Jane Smith-Jones
Loan Officer
NMLS #123223432

WELCOME!



NAME
LOAN OFFICER | NMLS #_____

PHONE
EMAIL
WEBSITE

A LITTLE ABOUT ME

Paragraph body text goes here. Put as much or as little as you want!
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INTERCAP LENDING

WELCOME!

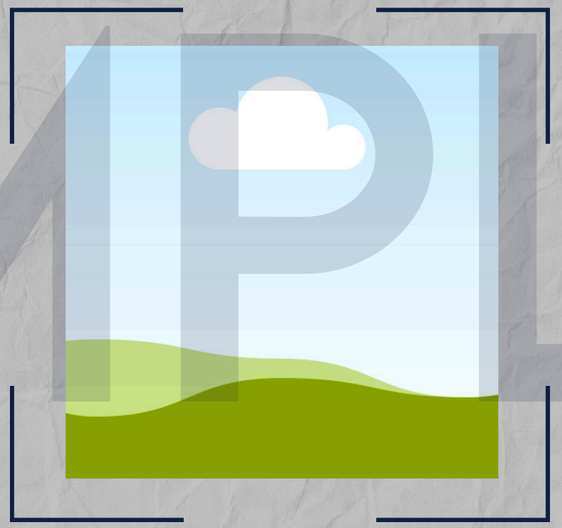
A LITTLE ABOUT US



BRIEF BIO



REALTOR NAME
REAL ESTATE AGENT
111-222-3333
EMAIL
WEBSITE



BRIEF BIO

INTERCAP LENDING

LO NAME
LOAN OFFICER | NMLS #
111-222-3333
EMAIL@INTERCAPLENDING.COM
INTERCAPLENDING.COM

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WHAT IS THIS CLASS?

This First Time Homebuyer Workshop is designed to empower and guide you through the exciting journey of purchasing your first home.

In this workshop, participants will gain a solid understanding of the fundamental principles and essential steps involved in the homebuying process.

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HOMEOWNERSHIP
IT REALLY IS THAT GOOD!

Financial Benefits

- Think long term vs. short term
- Build generational wealth through real estate
- “Forced savings account” - depositing into equity monthly
- Fixed monthly housing expense
- Tax benefits
  - Mortgage Interest
  - Property Taxes
  - Tax free capital gains for primary residence appreciation

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HOMEOWNERSHIP
IT REALLY IS THAT GOOD!

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Psychological Benefits

- Housing stability = lower stress
- No more worrying about your rent going up
- Children can often experience a higher sense of security
- Control of your aesthetic environment
- Peace of mind knowing you have a rainy day fund in equity

HOW TO BEGIN

FIND YOUR "HOME TEAM" OF EXPERTS

Experienced Real Estate Agent

Knowledgeable Mortgage Professional

Trusted Insurance Agent

COMPLETE THE MORTGAGE PRE-APPROVAL

Submit the Loan Application

Collect all Necessary Documentation

Explore Loan Options

CONSULT WITH YOUR REAL ESTATE AGENT

What's available?

Where do I want to live?

When can we start looking?

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FINDING THE RIGHT HOME



Tour areas and communities you're interested in



View homes so you can understand what is available



Decide what is most important to you in a home

- Location
- Community
- Style
- Size
- Parking
- Age of home

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BUYING YOUR FIRST HOME: 5 THINGS TO KNOW

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1

Rent v Buy

Consider the pros and cons of renting versus buying.

2

Do's & Don'ts

Learn the key Do’s and Don’ts as you get ready to buy.

3

Credit

Check your credit score with a loan officer.

4

Savings

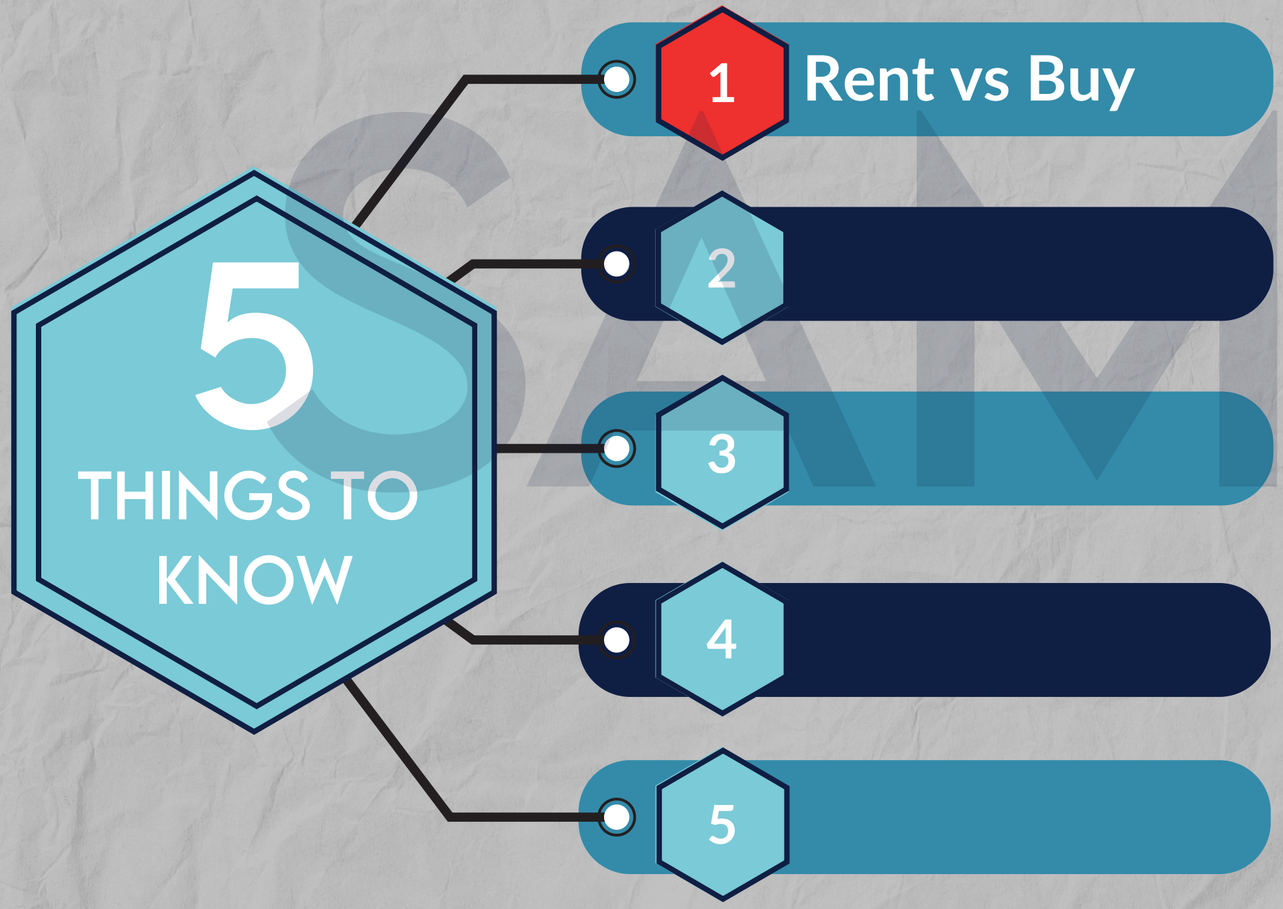
Know how much money you’ll need to cover closing costs and down payment.

5

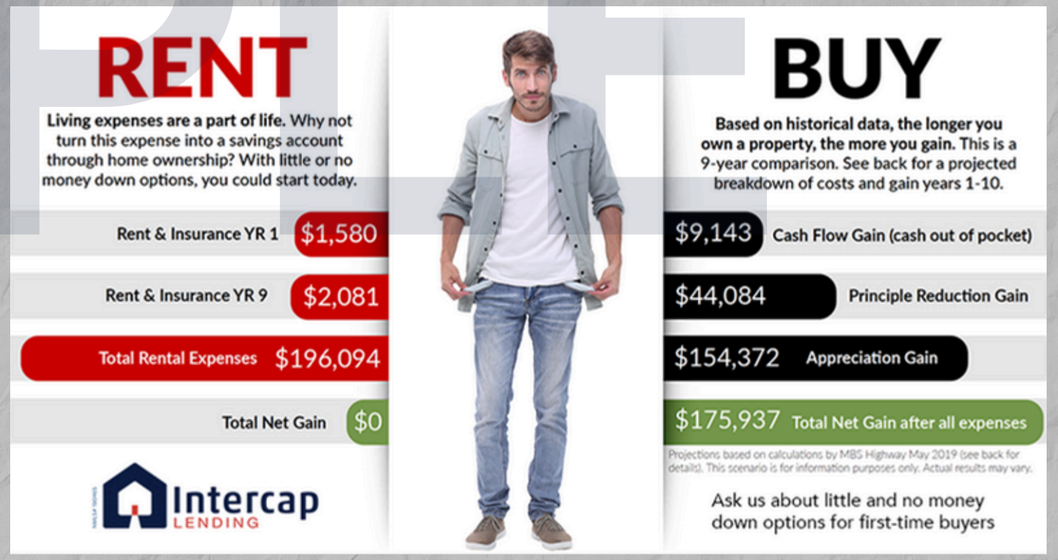
Income

Understand how much income you’ll need to cover a monthly housing payment.

BUYING YOUR FIRST HOME: 5 THINGS TO KNOW



When does buying make financial sense?



RENT VERSUS BUY

Buying $500,000 vs. Renting

My Property (Jefferson County, CO)

Estimated Cashflow

	Buying Yr1	Rent Yr1	Rent Yr6
Monthly P & I	$2,963	$2,669	$3,572
Prop. Tax / Ins.	$590	$40	$54
Maint. & Repairs	$100	$0	$0
Monthly Exp.	**$3,654**	**$2,709**	**$3,625**
Total Cashflow	**$263,745**		**$226,286**

Interest Rate 6.375% | APR 6.720% | Annual Rental Increase 6.000%*



Cashflow Difference $-37,460

Appreciation Gain $103,928

Starting Home Value: $500,000
Forecasted Appreciation (Avg./Yr): 3.20%
Estimated Value After 6 Years: $603,928

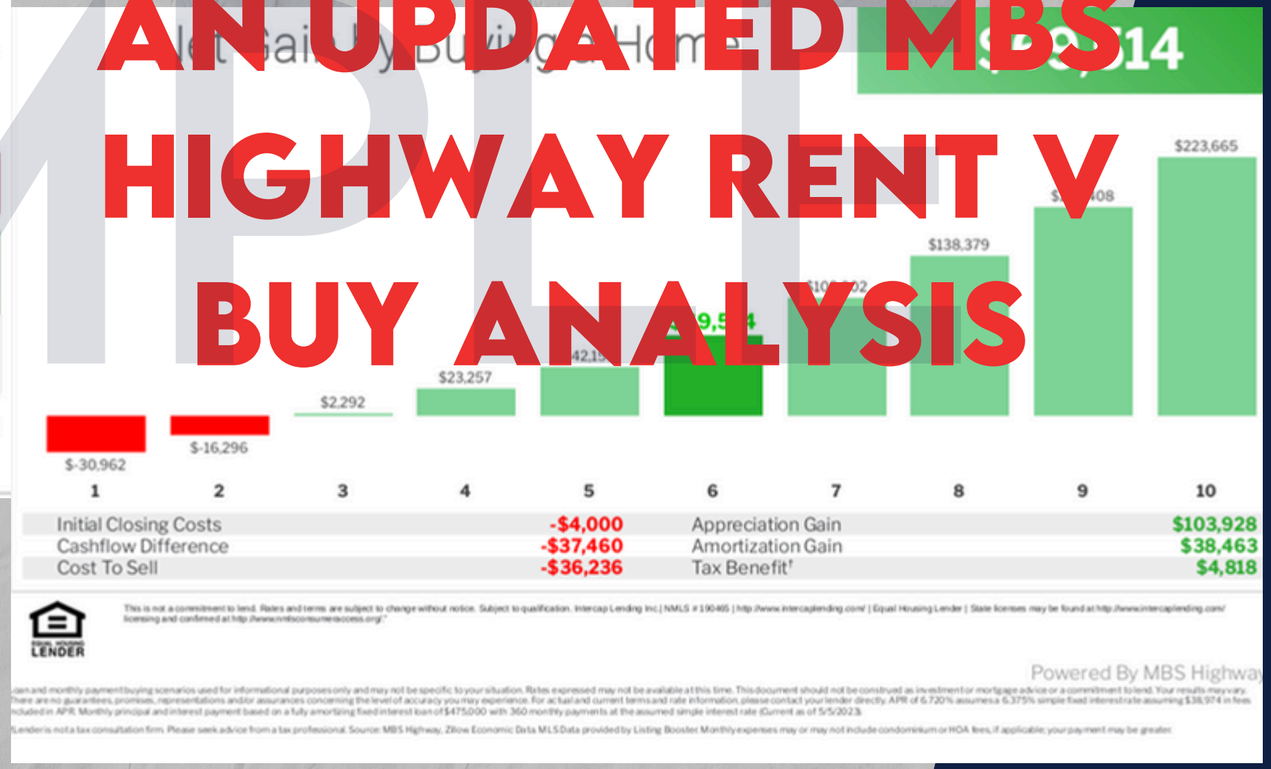
Amortization Gain $38,463

Original Loan Amount: $475,000
Remaining Principal Balance: $436,537

Cost To Sell $36,236
Real Estate Commission: 6%
Based on $603,928 Future Value after 6 Years

Tax Benefit† $4,818
Standard Deduction $27,700 in 22% Tax Bracket Benefit Above Standard Deduction after 6 Years

LO TO PROVIDE AN UPDATED MBS HIGHWAY RENT V BUY ANALYSIS



Initial Closing Costs	-$4,000	Appreciation Gain	$103,928
Cashflow Difference	-$37,460	Amortization Gain	$38,463
Cost To Sell	-$36,236	Tax Benefit†	$4,818

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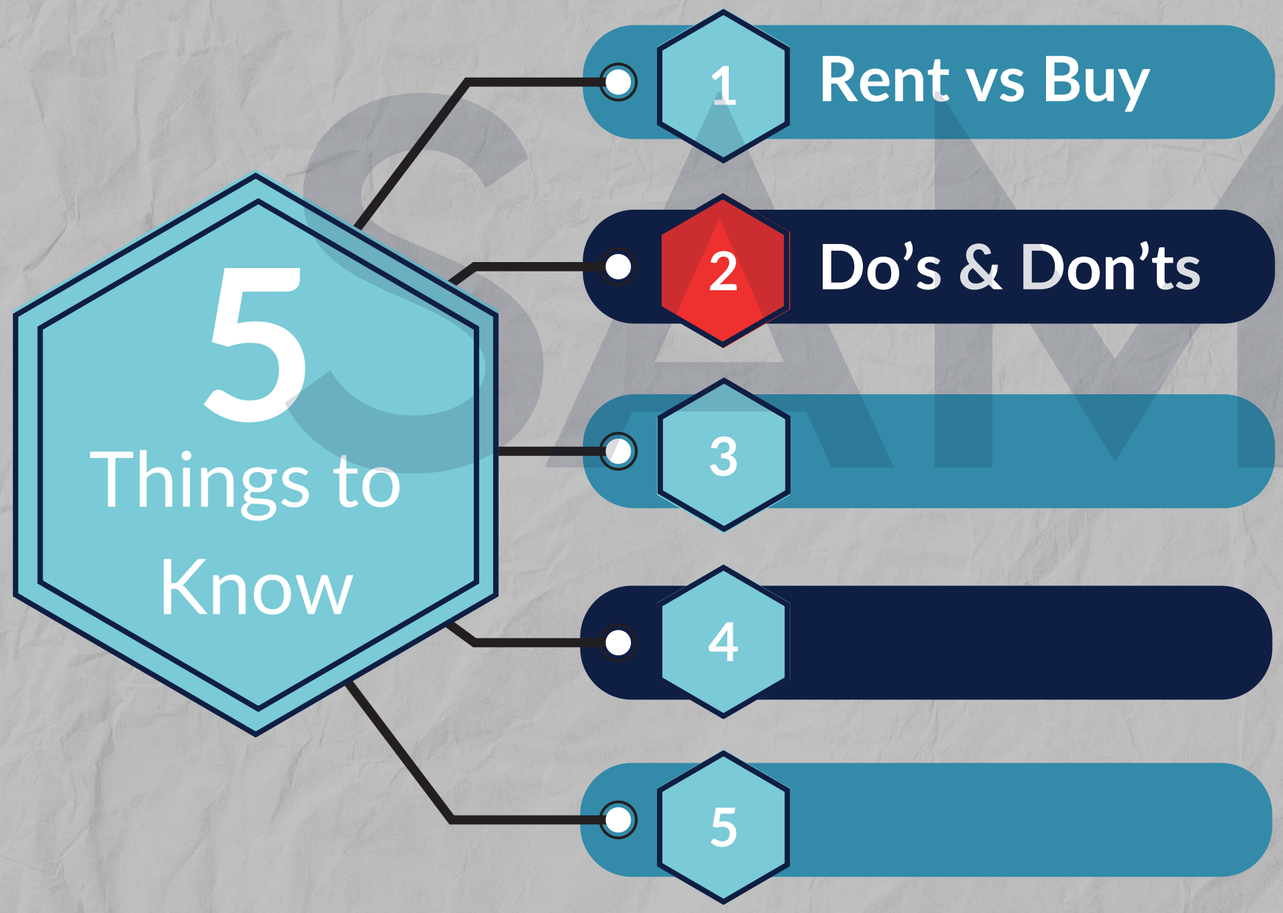
Powered By MBS Highway

Loan and monthly payment buying scenarios used for informational purposes only and may not be specific to your situation. Rates expressed may not be available at this time. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. APR of 6.720% assumes a 6.375% simple fixed interest rate assuming $38,974 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of $475,000 with 360 monthly payments at the assumed simple interest rate (Current as of 5/5/2023).

†Lender is not a tax consultation firm. Please seek advice from a tax professional. Source: MBS Highway, Zillow Economic Data, MLS Data provided by Listing Booster. Monthly expenses may or may not include condominium or HOA fees, if applicable; your payment may be greater.

SAMPLE

BUYING YOUR FIRST HOME: 5 THINGS TO KNOW



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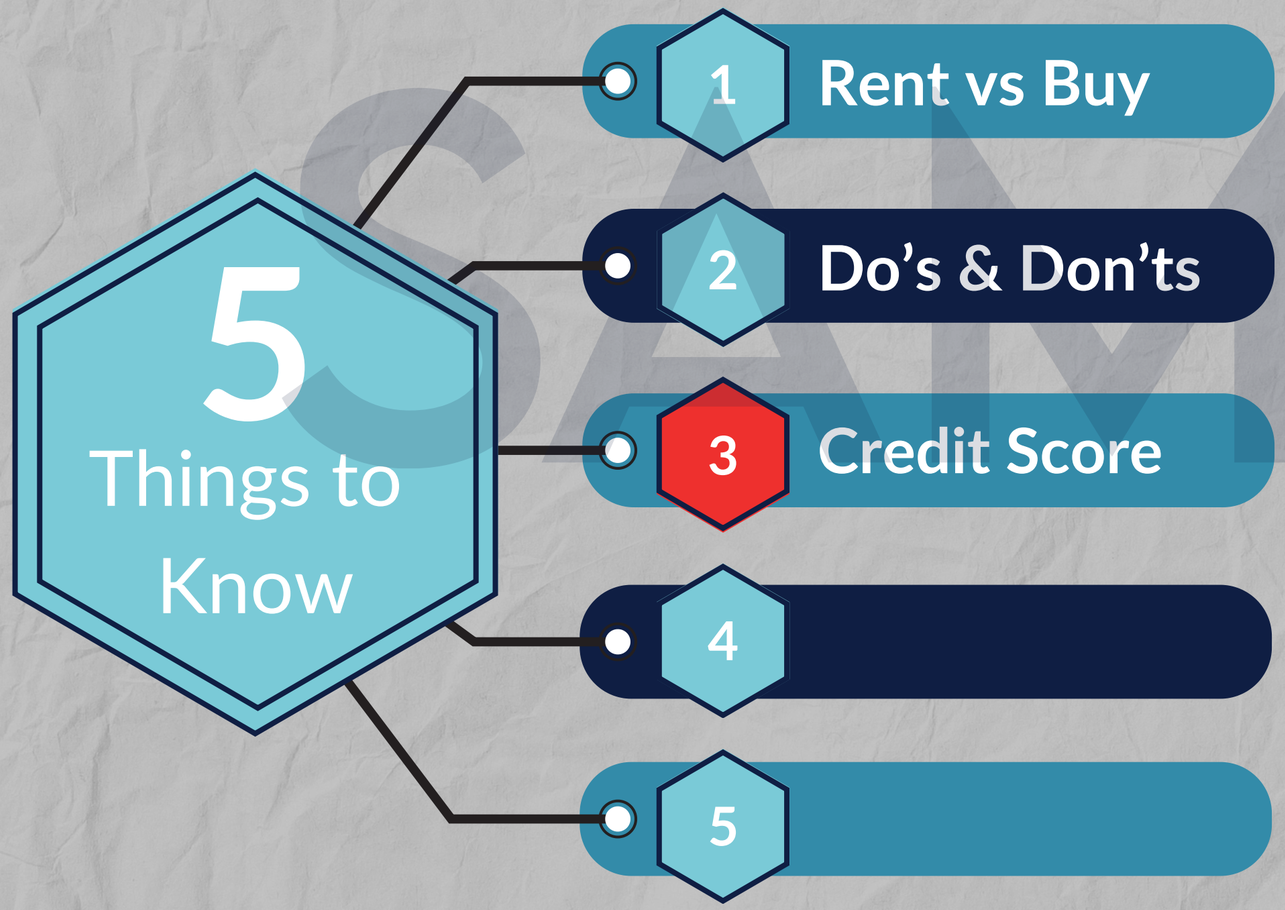
Do

- Do deposit your paychecks and other earnings into a bank account.
- Pay your bills on time.
- File your taxes.
- Speak to with me to receive a Pathway to Qualification plan, including a credit check.

Don't

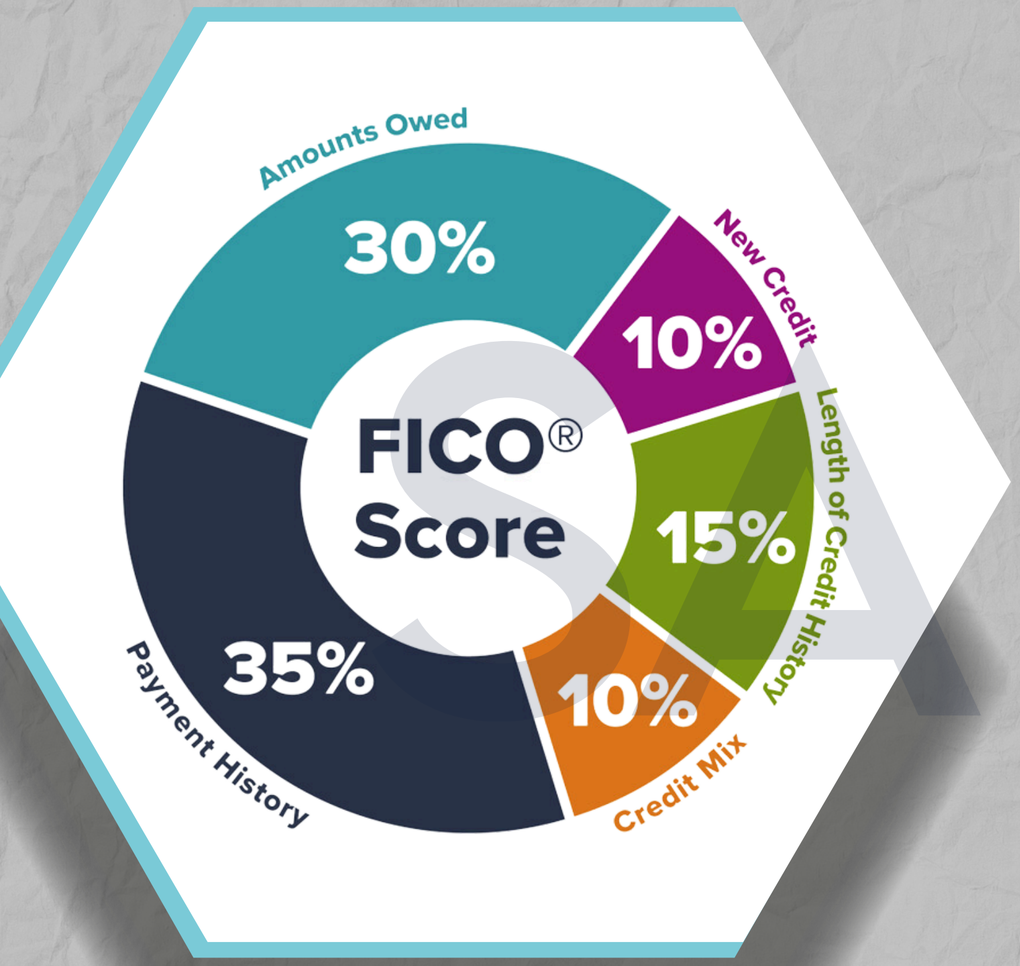
- Don't quit your job or move to a variable income position. For example, do not go from salary to self employed, or contract status.
- Don't apply for bankruptcy.
- Don't make big purchases that could impact your credit or debt to income ratio such as buying a car or furniture on credit.

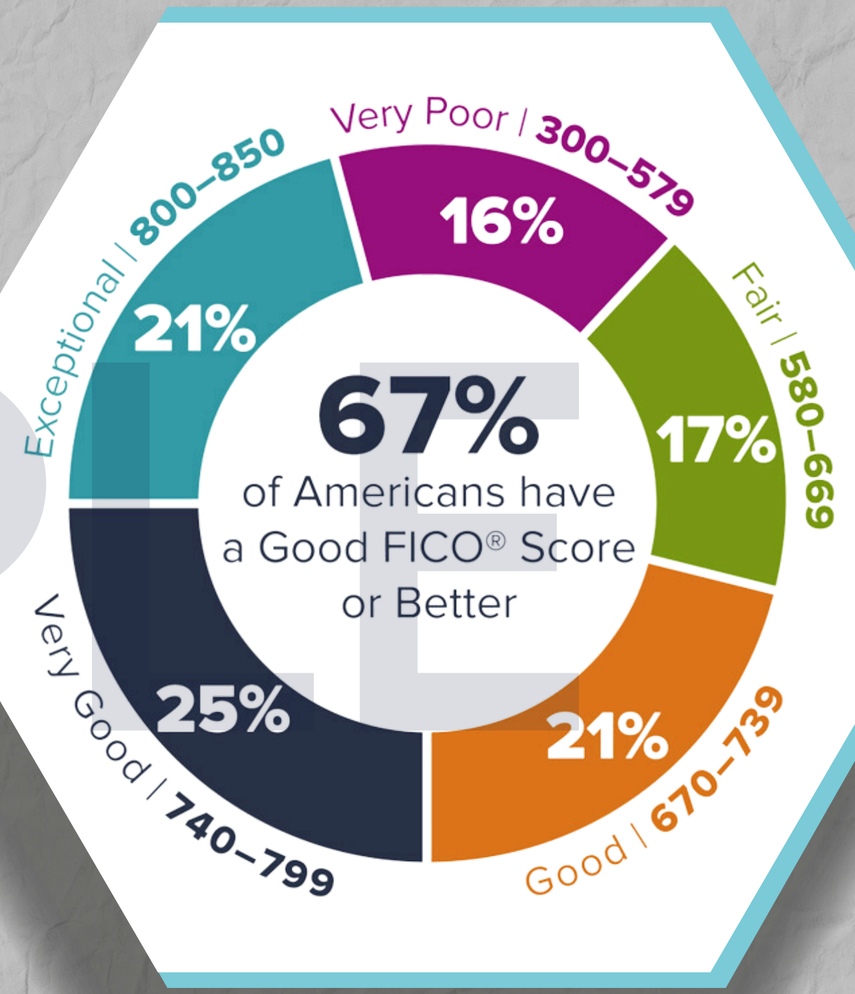
BUYING YOUR FIRST HOME:
5 THINGS TO KNOW



- Credit scores you see on free sites are not the same as the credit score you'll get when you apply for a loan.
- A 620 or higher credit score is recommended. Though, there are also options for lower credit scores.
- You can get a free credit report from your loan officer.
- Once you have a credit report, your loan officer can give you personalized guidance on how to improve your score, if needed.

WHAT FACTORS DETERMINE YOUR FICO CREDIT SCORE?





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BUYING YOUR FIRST HOME: 5 THINGS TO KNOW



- **Typical Closing Costs**
  - Seller and Lender Credit Options
- **Little and No Money Down Options**
  - Zero Down Options: USDA and VA
  - Conventional: 3% down
  - FHA: 3.5% down
- **Down Payment Assistance and Grants**

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BUYING YOUR FIRST HOME: 5 THINGS TO KNOW



- **Steady Income**
  - Permanent full-time employment is best.
  - Overtime, bonus and commission income can be used by averaging the last 12-24 months.
  - Self-employed or contract workers must have a 2 year history.

- **Affordable Monthly Payment**
  - If you take your total gross income x 45% and then subtract your monthly payments, the remaining is a good budget for your house payment.

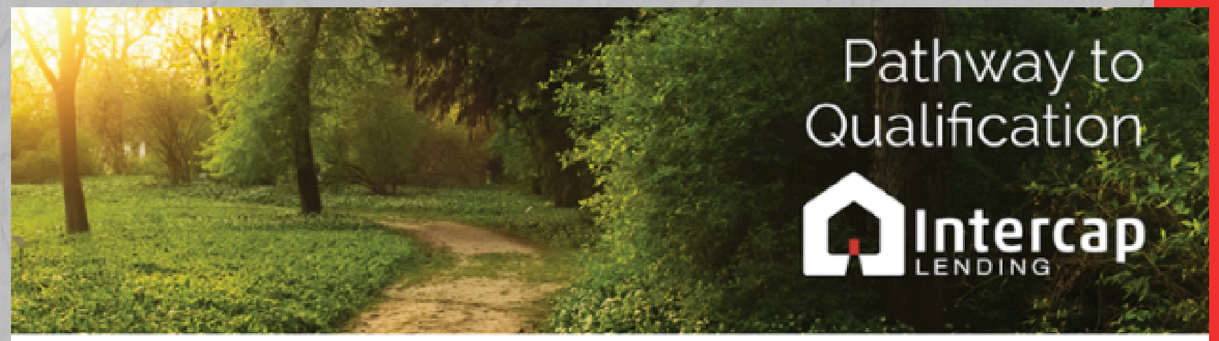
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PATHWAY TO QUALIFICATION

Intercap's Pathway to Qualification assists buyers with a detailed plan to purchase their own home within a year.

It all starts with a financial planning meeting where we will:

- Create a customized Buy vs. Rent report.
- Run credit to determine if there are any steps you can take to improve and what your target score is.
- Determine how much in savings you need to have on hand.
- Breakdown your current income and expenses to see what monthly payment you can afford based on your target DTI.



We're here to help you purchase a home, even if it takes some time. Your pathway to qualification may be shorter than you think.

BORROWER _____ CO-BORROWER _____

PHONE _____ EMAIL _____

☐ _____ **Target Credit Score**

Your average credit score (or combined average if purchasing jointly) can determine which type of loan you can qualify for and the loan's interest rate.

☐ $_____ **Target amount needed at closing**

Down payment requirements may vary by loan program. You might be eligible for options needing little or no money down. The average down payment is 6%.

☐ _____% **debt-to-income (DTI) target**

DTI requirements also vary by loan program, with some options allowing up to 50% DTI. The most important consideration is how much you can afford within your budget.

☐ **Other considerations for qualification**

_____

_____

_____

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LOAN PROGRAMS

CONVENTIONAL

A Conventional Mortgage is the standard for all mortgage loans. The most common type is a 30-year fixed-rate mortgage, though shorter terms and variable rates are also available.

VA

VA loans offer 100% financing with no down payment for eligible veterans and service members. There's no minimum credit score, though 620 is typically preferred. VA loans don't require mortgage insurance but do have a funding fee, which can be rolled into the loan. Loan limits vary by location.

JUMBO

A Jumbo loan is for larger mortgages that exceed the limits set by Freddie Mac and Fannie Mae. These loans typically have higher rates due to the increased risk.



FHA

The FHA program offers loans with a 3.5% down payment and a minimum credit score of 580. Buyers with scores between 500 and 579 may qualify with a 10% down payment. FHA loans require mortgage insurance and have limits.

USDA

A USDA loan offers $0 down payment for homes in designated rural areas, backed by the U.S. Department of Agriculture. It helps buyers purchase, repair, or renovate homes, and also allows for refinancing or Streamline Refinancing to a lower rate.

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LOAN OPTIONS
2/1 BUYDOWN

Year	Interest Rate	APR	Down Payment	Seller Credit	Monthly Payment	Price	Cash to Close
2/1 Buy down	6.5%	6.979%	3%	$11,038 for buydown and $3,962 for costs - total of $15,000	-	$500,000	$19,247
Year 1	4.5%	6.979%	-	-	$3,287	-	-
Year 2	5.5%	6.979%	-	-	$3,584	-	-
Year 3-30	6.5%	6.979%	-	-	$3,895	-	-

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LO TO PROVIDE AN UPDATED RATE SHEET

*Figures are based on a sales price of $500,000

LOAN OPTIONS

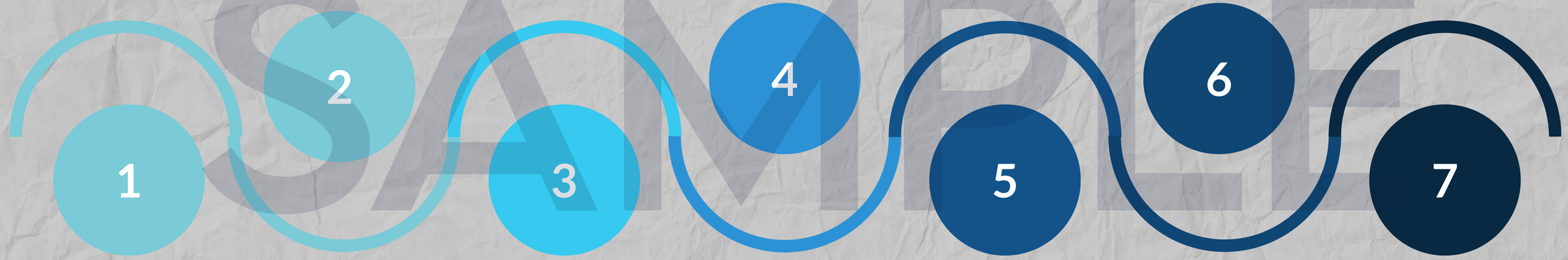
Product	Interest Rate	APR	Down Payment	Seller Credit	Monthly Payment	Cash to Close	Notes
Standard 20% Down	6.5%	6.560%	20%	$8,000	$3,128	$100,195	
Social Equity Program	4.625%	5.069%	3%	$8,000	$3,323	$15,185	Property must qualify
CHFA Down Payment Assistance	6.375%	6.954%	3%	$7,650	$3,856	$1,008	Includes a second mortgage for $19,400 from CHFA towards down payment and closing costs
Social Equity Program with grant	6.25%	6.826%	3%	$3,000	$3,750	$57	Includes a $25k grant however the property must qualify

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LO TO PROVIDE AN UPDATED RATE SHEET

*Figures are based on a sales price of $500,000, rates as of XX/XX/2025.

DOWN PAYMENT SOURCES



1

BANK ACCOUNT
FUNDS NEED TO BE IN ACCT FOR 60 DAYS

2

GIFT
GIFTER LETTER NEEDS TO BE SIGNED

3

PROCEEDS FROM SALE OF CURRENT HOME
CAN BE WIRED FROM ONE ESCROW TO ANOTHER

4

IRA ACCOUNT
YOU CAN CASH OUT FUNDS FROM YOU IRA

5

DOWN PAYMENT ASSISTANCE PROGRAM
STATE GRANT PROGRAMS CAN BE USED

6

HELOC
HOME EQUITY LINE OF CREDIT CAN BE USED

7

401K ACCOUNT
A LOAN FROM A 401K ACCT IS ALLOWED

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DOWN PAYMENT HELP

WHAT IS A DOWN PAYMENT GRANT?



A grant is money that is offered to home buyers based on income, area and qualifications. Most programs do not require repayment on the grant money as long as you occupy the home for 3 years.

These programs have income limits and usually require that you still put down a minimum of $1000 of your own funds.

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DOWN PAYMENT HELP

WHAT IS DOWN PAYMENT ASSISTANCE?



Down payment assistance is generally a second mortgage between 4% and 6% of the amount of the first mortgage. Funds can go towards down payment and closing costs. It is offered at zero interest and zero payments.

You just repay the second mortgage whenever you refinance or sell the property.

These programs have income limits and usually require that you still put down a minimum of $1000 of your own funds.

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COMMUNITY LENDING PROGRAM

WHY YOU SHOULD USE THE

Community Lending Program

AS A BUYER

- Special Interest Rate Incentives
- Do Not Have To Be A First Time Home Buyer
- Eligible For 15 & 30 Year Fixed Mortgages
- Can Be Paired With A 2/1 Buydown
- Can Be Paired With FTHB Programs Such as "Home Ready, Home Possible, Home One"

WHY YOU SHOULD USE THE

Community Lending Program

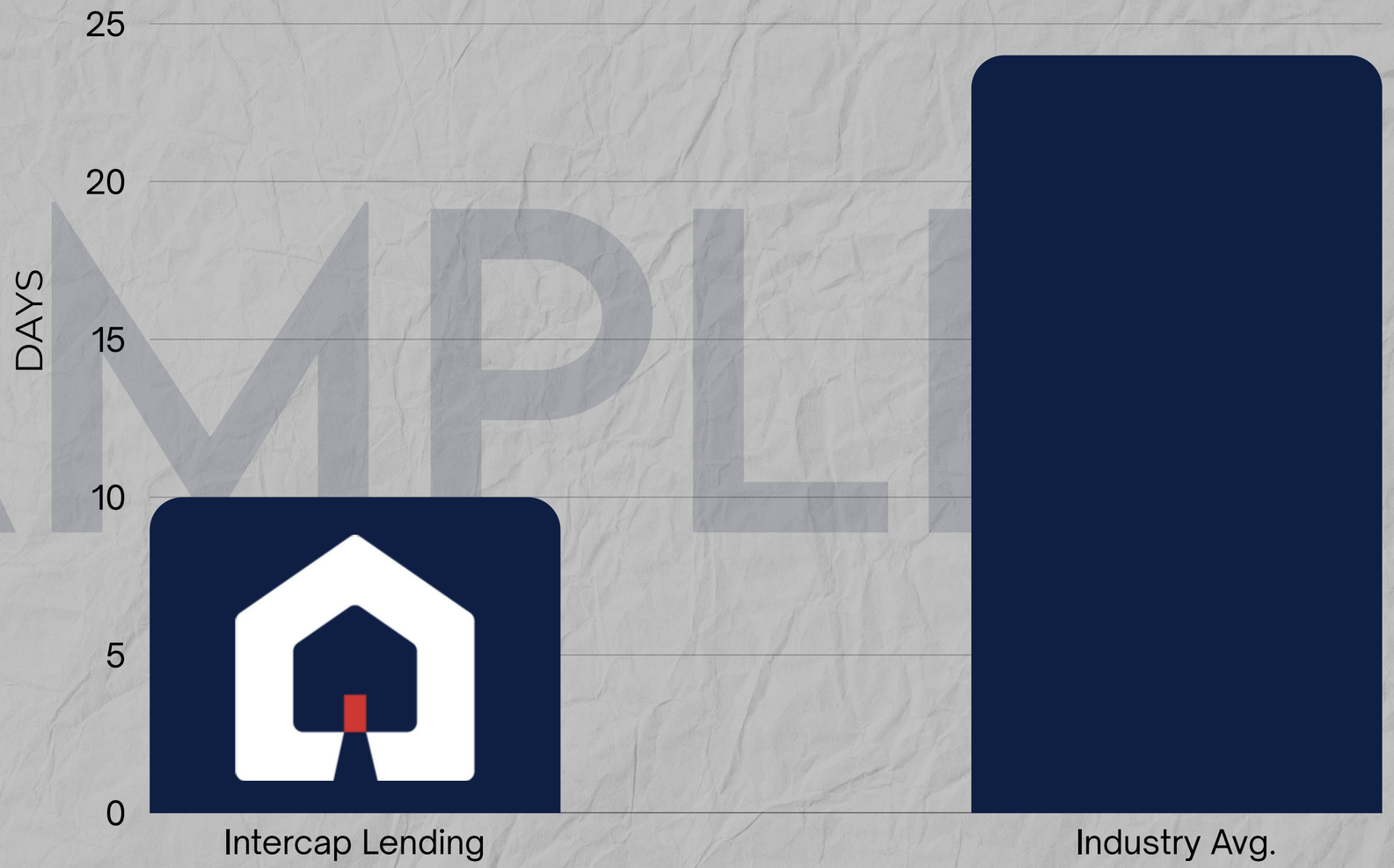
AS A SELLER

- Can Advertise On Listings At No Cost To The Seller
- Do Not Have To Be A First Time Home Buyer
- Can Be Paired With Other Buyer Incentives
- For Conventional Buyers Only
- Home Qualifies For Program After Purchase, So Buyer Can Use On Potential Refinance

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CLOSING TIMES

- We can offer a 10 day close for pre-approved buyers in most cases.
- Two weeks faster than competition according to Ellie Mae.



TWO WEEKS FASTER THAN THE INDUSTRY AVERAGE!

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QUICK CLOSINGS

21 Day Close Example

Day 7	Day 11	Day 12	Day 17	Day 19	Day 21
Loan Terms 7 days	Inspection Resolution 11 days	Property Insurance 12 days	Appraisal Deadline 17 days	Loan Availability 19 days	Closing 21 days

10 Day Close Example

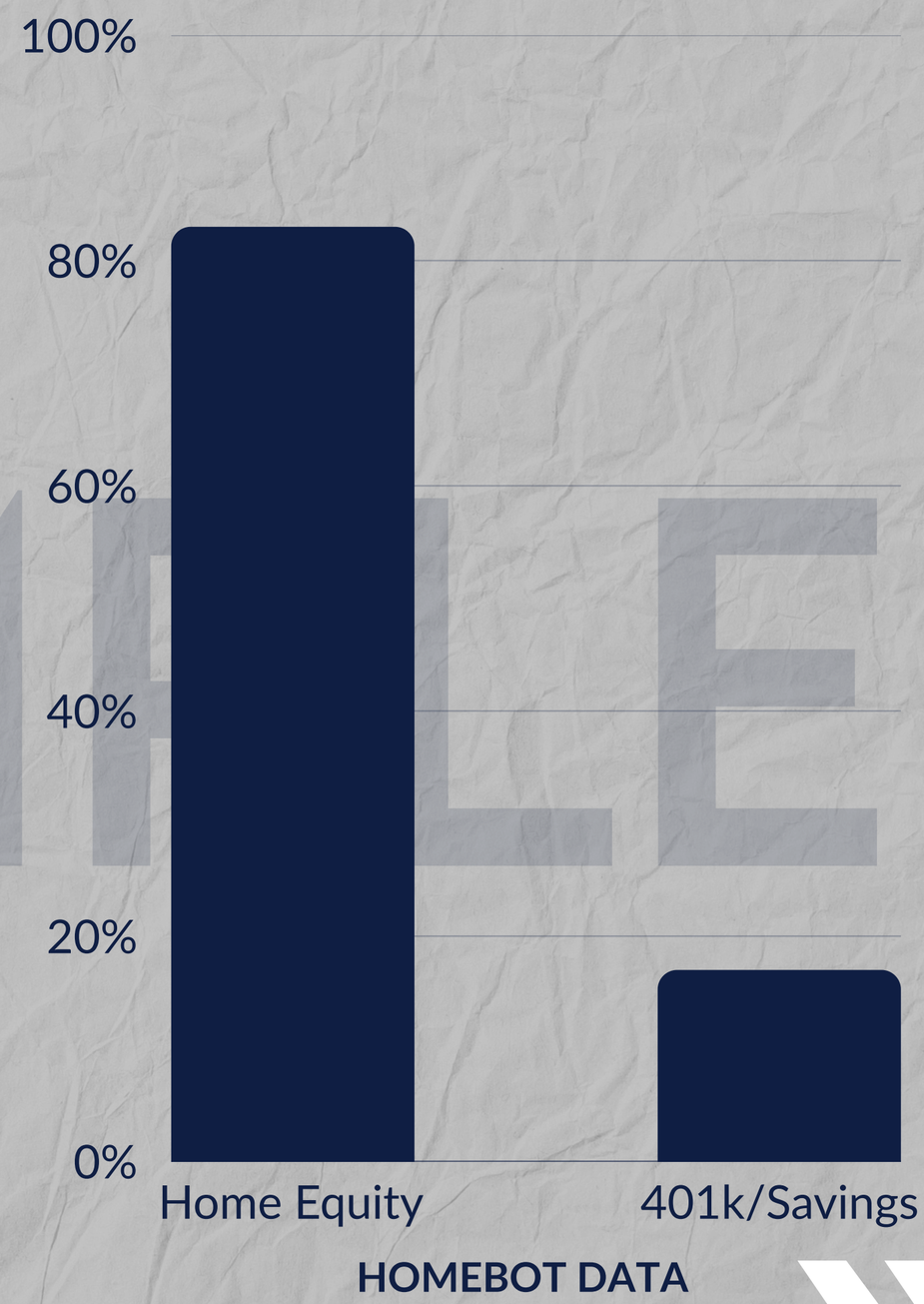
Day 3	Day 6	Day 7	Day 7	Day 9	Day 10
Loan Terms 3 days	Property Insurance 6 days	Inspection Resolution 7 days	Appraisal Deadline 7 days	Loan Availability 9 days	Closing 10 days

*Gift funds: Gift letter executed once you are under contract. Gift donor wires funds directly to title.

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BUILD WEALTH THROUGH REAL ESTATE

By the time the average American retires, 83% of their retirement will come from their home equity.



BUILDING A PORTFOLIO



CONSIDER PURCHASING A MULTI-UNIT FOR YOUR FIRST HOME!

PURCHASE PRICE	$799,000
MONTHLY PAYMENT	$5,468
RENTAL INCOME ON ONE SIDE	$2,800
NET BUYER HOUSING EXPENSE	$2,668
CASH TO CLOSE	$40,711

WELCOME TO HOMEBOT

HOMEBOT GIVES YOU INVESTOR GRADE TOOLS TO HELP OPTIMIZE YOUR HOME SEARCH

Great Location

Market explorer tool helps you think like an investor to target sellers' or buyers' markets

Great Price

You can search by price range or other characteristics

Great Size

Homebot generates a buying report to help you compare properties side by side

SCAN ME

USE LO SPECIFIC QR CODE



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SAMPLE