

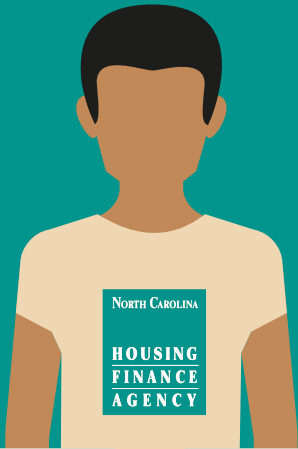
2018



NATIONAL HOME OWNERSHIP MONTH

Is Now the Right Time to Buy a Home?

Find Out if You're Ready!



DO YOU HAVE GOOD CREDIT?

Your credit rating doesn't just get you approved for a loan but can help you secure the best interest rate.

NO?

[Learn more about your credit!](#)

DO YOU HAVE A STEADY JOB?

Home ownership is a long-term commitment. Is your job secure?

NO?

Better to rent so you have more freedom to move if your circumstances change.

DO YOU HAVE A DOWN PAYMENT?

CAN YOU AFFORD TO OWN A HOME?

The cost of home ownership is more than just a monthly mortgage. Make sure you're prepared for additional costs, such as utilities and maintenance.

IS YOUR DTI LESS THAN 35%?

Properly managing your debt looks good to a potential lender and makes owning a home more affordable.

NO?

[Learn more about debt management.](#)

NOT SURE?

[Discover the hidden costs of home ownership.](#)

NO?

We can make that a yes!

With the NC Home Advantage Mortgage™, you could qualify for up to 5% in down payment help. First-time buyers and military veterans may be eligible for an \$8,000 boost!

YES!

While you might not yet be ready to buy a home, you can take the first step on the path to home ownership by [subscribing to our Home Matters blog](#) to learn more about home buying.



IF YOU ANSWERED YES TO THESE QUESTIONS, YOU MAY BE READY TO BUY A HOME.

We can help!

The next step is to learn more about our mortgage products and find one of our lending partners near you.

[Learn more](#) about our NC Home Advantage Mortgage™ suite of products.



NC Home Advantage
MORTGAGE™



NC Home Advantage
DOWN PAYMENT



NC Home Advantage
TAX CREDIT