

Open House & Buyer Consult Handout

A friendly handout for open-house visitors and first buyer meetings. Leave a stack on the counter.

Realtor: _____ (name • brokerage • phone) • **Financing questions:** Brittanny Ferguson, Senior Loan Officer, Liberty Mortgage Lending, NMLS #2232650 • 954-990-3163 • brittanny.ferguson@libertyml.com

Thinking about buying?

A few questions to start with:

- ☐ What monthly payment would feel comfortable?
Try the payment calculator at Brittanny's website. You enter the rate.
- ☐ How much have you saved for down payment and closing costs?
- ☐ Could you qualify for down payment assistance?
Check the DPA Lookup for programs to ask about.
- ☐ Are you a teacher, nurse, first responder, servicemember or veteran?
Ask about Florida's Hometown Heroes program.
- ☐ Considering a condo?
Ask how the building's inspections, reserves and assessments can affect your loan.

Your next three steps

- ☐ Book a 30-minute call with Brittanny
- ☐ Gather your documents
Use the Documents Needed checklist.
- ☐ Get pre-approved before you write an offer
Pre-approval can take as little as 24 hours once your documents are in. Every pre-approval comes with a call and an email walking you through your loan options, down payment and estimated monthly mortgage payment.

Brittanny Ferguson, Senior Loan Officer, NMLS #2232650 (nmlsconsumeraccess.org) · Liberty Mortgage Lending, Inc., NMLS #131914, 393 NE 5th Ave, Delray Beach, FL 33483 · 954-990-3163 · brittanny.ferguson@libertyml.com · Loans for Florida properties only ·  Equal Housing Lender · General information only; not a commitment to lend. All loans subject to credit approval, underwriting guidelines, property eligibility and program availability.