

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.

NOT SURE?

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

NO?

[Learn more about debt management.](#)

NO?

We can make that a yes!

With the NC Home Advantage Mortgage™, you could qualify for up to 3% in down payment help. First-time buyers and military veterans may be eligible for an even bigger 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 Get the Keys NC Newsletter 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