



SMART STRATEGIES for First Time Homebuyers

Buying a home doesn't have to be overwhelming and confusing, especially if it's your first time. Here are some smart strategies to help you navigate the process successfully



Choose The Right Realtor - An experienced REALTOR® ensures a smooth, successful experience

Verify Your Down Payment - We offer down payment assistance and low downpayment programs

First-Time Buyer Advantage - City and state agencies offer programs to help first-time homebuyers

Get Pre-Approved* - It demonstrates that you are a serious buyer, giving you an advantage

Stay Within Your Budget - Set a realistic price limit and stick to it to avoid future financial stress

Take the next step to owning a home. [Apply Online](#) today.



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DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION



This is not a commitment to lend, all applications are subject to credit and collateral approval. Programs, fees and rates are subject to change without notice. Other restrictions and limitations may apply. Federally insured by NCUA. Department of Commerce Federal Credit Union NMLS #810389. Additional origination support services provided by Navigator Lending Solutions, a division of Land Home Financial Services, Inc. NMLS #1796.

*A Pre-Approval is not a guarantee that your home loan transaction will close.