

HomeBuyer 123 Mortgages

Owning a home is a big investment and we encourage all homeowners to be well-informed and prepared for the responsibilities of homeownership.

Homeownership Education Requirement

For first time homebuyers, our Finance Factors HomeBuyer 123 financing program requires at least one borrower to participate in a homeownership education program prior to loan closing in order to qualify for the loan.

Here is a list of resources to help you fulfill this requirement or to get more information:

Organization	Web Address or Location	Cost to Borrower	Availability
MGIC	http://homebuyers.mgic.com	Free	Guam & Hawaii
Consumer Financing Protection Bureau	http://www.consumerfinance.gov/find-a-housing-counselor	Varies by counseling center	Guam & Hawaii

Completion Certification

A Homeownership Education Certificate will be issued to you upon your completion of the program. Your Finance Factors Loan Officer will provide you with detailed instructions on where and when to provide this certificate prior to your loan closing.

Additional Information and Resources

Still unsure about where to start? Contact one of our local loan officers today and they can help walk you through each step of the process.

Call Finance Factors today. We can help!

We are experts at finding common sense solutions to uncommon lending problems.



**FINANCE
FACTORS**
GUAM'S CHOICE FOR HOME LOANS

FOR REAL ESTATE PROFESSIONALS ONLY

This flyer is for informational purposes only. It does not constitute an offer to make a loan. Any loan and the terms thereof are subject to Finance Factors' underwriting approval. The information stated herein are estimates calculated based on the loan programs currently offered by us. All of this information is subject to change without notice. Actual loan qualification requirements will be based on the specific underwriting guidelines applicable to each loan program at the time of application. Other terms and restrictions may apply.

THE MODERN WAY TO MORTGAGE