

# Keys & Clarity

Your first home unlocked  
with student loans

Vol. 3



# Why this Book Exists

Homeownership has felt out of reach for too many people—not because it’s impossible, but because no one ever explained how it really works.

Here’s the truth: buying a home isn’t just for the wealthy, the lucky, or those who “already know someone.” It’s for anyone willing to learn the steps, prepare, and take action.

If you’ve ever felt confused by terms like escrow, appraisal, or closing costs—or simply didn’t know where to start—you’re not alone. This book is here for you.

Its purpose? To close the gap between wanting to own a home and knowing exactly how to make it happen. You’ll get the confidence, clarity, and practical tools to navigate the process—without overwhelm, without jargon, and without guesswork.

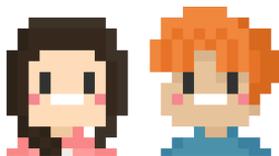
Because when you understand how real estate works, you don’t just buy a property—you build a foundation for your future.

Grab a notebook, get comfortable, and let’s map out your path to homeownership—step by step.

# Major Loan Programs

Loan Type	Down Payment	Whos it for?
USDA	0%	Buyers in eligible rural areas
Federal VA	0%	Eligible veterans & active-duty military
Conventional	3%	Buyers with good credit & steady income
FHA	3.50%	Buyers with lower credit scores

Wait FHA allows us to only need to bring 3% down!



# Danica & Chris's Story

Let's meet our newly weds and college grads Danica and Chris who are worried student loans will stop them from buying a home.



Student loans rule our life. Can we really buy a home now?



Yes—if we do this smart.

You guys are great candidates for a conventional loan allowing flexibility with your down payment. Let's just go over your DTI.



You only need 3% down!!





DTI is your debt to income ratio. It is a financial metric that compares your monthly debt payments to your gross monthly income.



The payment really is affordable!

Here's a cozy starter  
home secured with  
your conventional loan!

I love the yard!

# Why Danica & Chris' Story Matters

When Chris and Danica graduated college, they had the degrees, the dreams—  
and a mountain of student loans.

Like so many young couples, they assumed homeownership would have to wait until they were “more settled” in their careers.

But with a Conventional 3% Down Loan designed for first-time buyers, they avoided years of renting and started building equity from day one.

## Their story matters because it proves:

 Student loans aren't an automatic no – the right strategy can make the numbers work.

 You can start small and still win big, even if it's not your forever home.

 Owning a home early creates stability, wealth-building opportunities

# The Lesson Behind Danica & Chris' Story

Find the right fit, not the perfect house.

They focused on affordability and location first, knowing upgrades can come later.

Start where you are.

They didn't wait to "have it all together." They started with what they had and built from there.

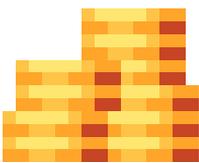
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## Key Takeaways:

Don't self-disqualify. Your situation might fit a program you've never heard of.

Loan programs aren't "one-size-fits-all." The right one is tailored to your income, location, and needs.

Start with the lender. The earlier you talk to one, the sooner you can map out your real options.



# You're Closer Than You Think

Buying your first home isn't reserved for the wealthy, the perfect, or the lucky.

It's for people like you. With questions, quirks, and maybe a few fears.

But now, you've got keys.

And clarity.

Let's open the door together.

## Ready for the next step?

Book a free buyer consultation session with me where we can talk about all your goals not just your home buying ones! And I'll build you out a game plan that's right for you.

