



**DIMITRIJE**  
ISAKOVIC MORTGAGE

# FIRST HOME

MILLENNIALS GUIDE TO BIG SAVINGS



# YOUR DREAM HOME AWAITS

My goal is to eliminate the smoke and mirrors of buying a new home! I want to create a lasting relationship and make your mortgage experience a pleasant one.

With education, integrity, and ethics I'm here to provide you with high-quality mortgage and real estate programs tailored to fit your unique situation. -Dimitrije Isakovic



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# The Do's and Don'ts

Purchasing a home is one of the most exciting and significant life milestones you'll experience. Good credit is critical when it comes to obtaining the best interest rates and terms on a mortgage. Here are some credit Do's and Don'ts when looking for a mortgage. I'm here to support your dreams and get you the best deal possible!

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**DO** stay current on all existing accounts. One 30-day notice can cost you.



**DO** continue to use your credit as normal. Changing your patterns will raise a red flag and lower your credit score.



**DO** call your mortgage professional often.



**DO** respond promptly to requests and make yourself available for all necessary appointments

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# The Do's and Don'ts

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DON'T apply for new credit every time you have your credit pulled by a potential creditor or lender. You can lose points from your credit score; this includes co-signing for a loan.



DON'T max out credit cards. Try to keep your credit card balances 30% below their limit during the loan process. If you pay down balances, do it across the board.



DON'T consolidate your debt. When you consolidate all of your debt onto one or two cards, it will appear that you are “maxed out” on that card and you will be penalized.



DON'T close credit card accounts. If you do, it may appear that your debt ratio has gone up. It will affect other factors in the score, including credit history

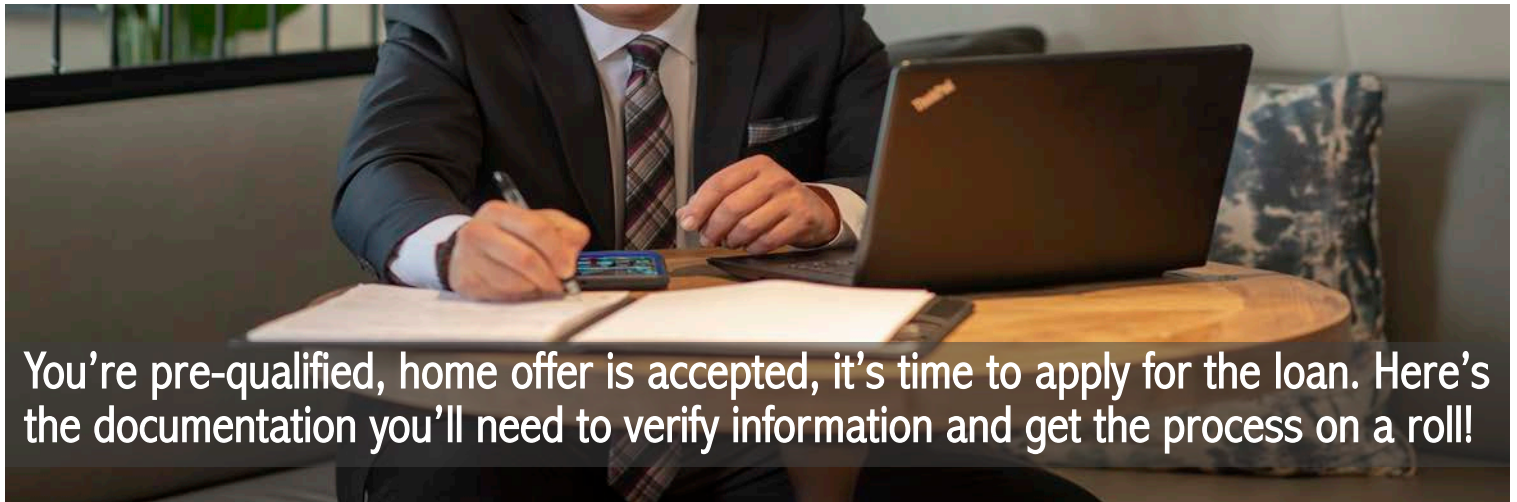


DON'T pay off collections or “charge-offs” if you want to pay off old accounts. Do it through escrow. Request a “Letter of Deletion” from the creditor

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# How To Prepare:



You're pre-qualified, home offer is accepted, it's time to apply for the loan. Here's the documentation you'll need to verify information and get the process on a roll!

## Proof of Income:

### Salary

- Original W-2s for the past 2 years
- Original paycheck stubs for 30 days

### Self-Employed

- Tax forms for past 2 years
- Current account balance
- Gains and losses for the year

### Other Sources

- Pensions, etc.
- Real Estate Properties
- Other

## Checking/Saving Accounts

- Past 2 months statements

## Co-Borrowers

- Name(s) of co-borrowers who'd like to be approved together with you

## Credit History

- Gas and electricity payment receipts
- Telephone payment receipts
- Rent payment receipts
- Any evidence of timely or monthly payments (auto or life insurance)

Don't have a credit history? Let's talk!



# What Loan is Ideal for Me?



Every situation is different, and so are the types of loans! We offer a wide range of options to help accommodate all your needs and help you secure a home.

## **Fixed-Rate Home Loans:**

The most popular home loan is the traditional fixed-rate mortgage. Unlike a variable-rate mortgage, you're guaranteed that your interest rate will never rise and your monthly payments of interest plus principal will remain the same. Great option if you like stability!

## **Variable-Rate Home Loans:**

The Adjustable-Rate Mortgage (ARM) has become well-known for its initial low-interest rate. It benefits you for qualifying more easily for a loan, or even get a larger loan. Rates can rise and fall which means that your monthly payments can increase or decrease. There is the possibility of saving money in the long run if rates are constant or fall.

## **Additional or Special Types of Loans and Programs:**

We also offer loans that can help with home improvements and repairs, refinancing, costs, custom solutions, and debt consolidation. Make sure to ask about our government assistant programs like the USDA or FHA Loan, or the VA Loan.





# Thanks for Choosing DI Mortgage

I've been involved in San Diego Real Estate for more than 25 years. My 3 pillars of business are: Education, Integrity, Ethics. My number one goal is to make your home buying and mortgage process a pleasant experience. I want to create lasting relationships with my clients! I look forward to helping you in making your dreams come true! – Dimitrije Isakovic



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