



## Welcome to Issue #02! *I'm glad you're here!*

Welcome readers! I'm excited to bring both homebuyers and homeowners. Plus some exciting events around Hampton Roads for the next month. There's so many resources available for homebuyers and homeowners. Reach out if you need assistance or any additional details so I can get you the right help you need!

Much love,  
Dominique

## 7 Cities Market Review January 2025

**Median Sales Price: \$333,000**

**Median Days on Market: 28**

**Avg. % of List Price Received:  
99.5%**

**New Listings: 2,269**

**Active Inventory: 3,822**

## Newly Reduced!

This three bed/2.5 bath home in Franklin, VA has just dropped in price! Move in with instant equity! This home is located in a USDA rural area and should qualify for no down payment program for eligible buyers.

Contact me to schedule a viewing!



Around Hampton Roads  
**Chrysler Museum BHM Film Afternoon – Feb. 22**  
**Alton Brown Live: Last Bite – Feb. 25 – Norfolk**  
**58th St. Patrick's Day Parade – Mar. 15 – Norfolk**  
**Shamrock Marathon – Mar 14 – 16 – V. Beach**  
**Bourbon, Bacon, BBQ & Chocolate Showcase –  
Mar. 15 – Chesapeake**



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## Struggling to Pay Your Mortgage?

**Foreclosure** is a legal process that allows a lender to sell a property to recover a debt when a homeowner stops making payments on their mortgage.

**Don't wait until you've missed a payment. Your mortgage company does not want foreclosure as an option, and many have programs to help.**



**Virginia Housing customers** – apply for the borrowers assistance program

**VA Loans** – visit <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/> for assistance and options to avoid foreclosure



## Government Loan Programs – Highlights

### FHA – Housing Authority

Available to first-time AND repeat homebuyers  
3.5% down payment (or as low as 1% down with our Down Payment Assistance Grant, or 0% down with our Plus Second Mortgage).

Credit Scores may be as low as **620**

### USDA – Rural Housing Service

100% Financing for eligible rural properties

Available to first-time AND repeat buyers

Credit Scores may be as low as **620**

### VA – Veterans Administration

Available to first-time AND repeat buyers

100% financing for eligible veterans

Credit Scores may be as low as **620**

**Don't miss out!**  
**Sign-up today for the next Issue!**

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