

The Ultimate Homebuyer Guide for Educators

Brought to you by **Gombo Team – Real Estate Professionals**



🌟 Welcome, Teachers!

Thank you for all that you do. At Gombo Team, we believe that educators deserve more than applause—they deserve opportunities to build wealth, stability, and a place to truly call home. This guide is your roadmap to making that dream a reality, with solutions made just for teachers.

Why Buying Beats Renting

- 💰 **Rent = No Equity**
 - 📈 **Homeowners build 40x more wealth** than renters (source: Federal Reserve)
 - 🛑 **You're paying someone else's mortgage**
 - ✅ **You can qualify—even with student loans or a modest salary**
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Teacher-Specific Stats

- 📌 **41% of U.S. teachers rent** their homes
 - 🏠 **Teachers who bought in 2019 gained \$98,000+ in equity by 2023**
 - 📈 **You don't need 20% down—many teachers qualify with just 3%**
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💡 Financing Programs for Educators

1. Fannie Mae HomeReady® / Freddie Mac Home Possible®

- Only **3% down**
- Lower mortgage insurance
- Income-based approval + gift funds accepted

2. Teacher Next Door Program





- Grants up to **\$6,000**
- Discounts on lender fees
- Access to exclusive homes

3. Virginia Housing Programs (*if you're buying in VA*)

- Local down payment assistance
- First-time buyer tax credits
- Free homebuyer classes

Can I Really Afford a Home?

Yes. Most teachers qualify for homes, depending on credit, income, and debt. We'll help you:

-  Get pre-approved
 -  Understand monthly costs
 -  Create a realistic budget
 -  Explore your grant and loan options
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Real Teacher Testimonial

"I didn't think homeownership was possible on my salary. The Gombo Team guided me from start to finish and found me a beautiful starter home for my family. Now I have a home and a future I'm proud of."

— Mrs. Bauman, Stafford County Teacher



Your Step-by-Step Roadmap

1. **Meet with Gombo Team**
 2. **Get Pre-Approved**
 3. **Search for the Right Home**
 4. **Make an Offer**
 5. **Appraise, Inspect, and Close**
 6. **Celebrate with Keys in Hand and receive \$500 Credit for school supplies**
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Ready to Take the First Step?

Let's chat! You'll never feel pressured—just supported.

- ✓ Free consults
- ✓ No commitment
- ✓ Just answers from a real estate team that values teachers

Contact Information for Enkhee Gombo, Managing Partner



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