



September 1, 2025

Mortgages Made Easy!

# NEWSLETTER

September is a season for fresh starts! The kids are back in school, routines seem to be falling into place, and cooler weather is just around the corner. It's the perfect time to plan for your next big move: homeownership.

By starting your home search and mortgage process now, you can be settled before the holiday season truly begins. Imagine hosting family dinners, decorating your own space, and ringing in the new year in a home that's all yours.

## Tips for Homebuyers

**Research Mortgage Options!** Our mortgage specialists can familiarize you with various loan types to find the best fit for your financial situation and long-term goals.

**Get Pre-Qualified!** By determining you're pre-qualified, you'll feel at ease knowing that you're a good candidate for a loan, you'll know how much money you can borrow making it easier to focus on the houses you can afford, and lastly, this shows sellers that you're a serious buyer who is more likely to complete the purchase.

**Understand the Home Buying Process!** Our team will explain the purchase process, keep you updated each step of the way to ensure a seamless process while keeping your financial needs top-of-mind.



## What is Credit Counseling?

We believe that everyone should be able to buy a home. This is why we offer credit repair counseling at no cost. During our initial one-on-one appointment, we will review your income, expenses, debt, and consumer credit report. Based on this, we'll provide financial education and a credit analysis to prepare the best possible options based on your individual financial situation and answer any questions you may have! After our initial meeting, we'll follow up every 30 to 60 days to ensure you're on track to buy a house!



**Book an appointment with one of our mortgage specialists today!**



[www.rjfinance.com](http://www.rjfinance.com)