

Start smart. Start here.

IdaMortgage recently launched the “Start smart” campaign statewide. Throughout this campaign homebuyers will be encouraged to start smart, start here, at IdaMortgage.com, a homeownership lending and resource center. This is a great starting point for homebuyers to learn more about the steps involved in the home-buying process and gain valuable information about how to make the important decision to become a homeowner. In addition, IdaMortgage will be offering a new homebuyer’s guide. The guide will provide homebuyers with helpful information they can use to make an educated purchase at a price they can afford.

Homebuyer Benefits

IdaMortgage Advantages

<p>Start with education</p>	<p><i>Finally Home!</i>® Homebuyer Education will prepare you and your family for homeownership. Whether you take homebuyer education online or in person, you will learn everything from whether you can afford homeownership to information about mortgages, closing costs, budgets, and how to protect your greatest investment. If you are thinking about buying a home, take <i>Finally Home!</i>® first.</p>
<p>Make it affordable</p>	<p>Get the right loan product with a great interest rate and a manageable loan payment. IdaMortgage loan products are always among the most affordable and usually offer the lowest mortgage rates in Idaho. Start smart with a great interest rate!</p>
<p>Take advantage of down payment assistance</p>	<p>Only IdaMortgage offers down payment assistance to homebuyers with good credit. Holding on to an extra \$3,000 to \$5,000 of savings when you buy your home is a smart way to prepare for your future.</p>
<p>Don't miss out on homebuyer tax credits</p>	<p>Homebuyer tax credits are still available, but only through IdaMortgage. Qualified homebuyers can save as much as \$2,000 each year on their taxes for as long as they own and live in their home! Don't miss out on thousands of dollars of tax savings.</p>
<p>Work with qualified professionals</p>	<p>Work with the best. IdaMortgage staff have years of experience helping all types of homebuyers. They understand your concerns and needs and can connect you to the most knowledgeable and experienced lenders and REALTORS® in Idaho. Start smart by working with a winning team.</p>
<p>Start with a long-term partner</p>	<p>IdaMortgage loans are serviced right in Idaho and our staff provides you with assistance even after your loan closes. We answer any questions that might arise about your loan, assist you with housing counseling if necessary, and keep you updated with homeownership tips through our newsletters. Starting with a long-term partner is a smart way to make your home-buying experience a good one.</p>



To obtain copies of our new homebuyer’s guide, please email lesliep@ihfa.org.

IdaMortgage.com

Brought to you by Idaho Housing and Finance Association

1-866-432-4066

