

**Proudly
Presents Our**

**First Time
Home
Buyer
Programs**



OUR SERVICE GUARANTEE

Accessibility: Mortgage decisions within 24 hours or we pay you \$250.

Accountability: Close your loan by your requested closing date or reduce your interest rate by 1/8 of one percent for the life of your loan.*

Accuracy: We guarantee your loan closing costs, charged at closing performed by Burnet Title, will be what we told you on your final Good Faith Estimate or we will pay your \$250.**

*Approved, Conventional purchase loans only

**This does not guarantee the amount of any fee charged by the real estate company



CONTACT INFORMATION

Please contact any of the team members below for further information about these programs as well as other mortgage services and to schedule an appointment to meet face to face to discuss your housing needs.

Dean Schiffler
Mortgage Consultant
NMLS #: 155671
Office: 952-844-6888
Cell: 612-709-7857
dean@deanschiffler.com

Dean Schiffler
Mortgage Consultant
NMLS #: 155671
Office: 952-844-6888
Cell: 612-709-7857
dean@deanschiffler.com

PHH Home Loans

PHH

PHH Home Loans is **one of the top five lenders** in Minnesota.

Convenience is our middle name with numerous Twin Cities locations.

Our Philosophy: “Customers for Life” Referrals from previous customers and local real estate professionals have always delivered the majority of the company’s production.

Client testimonials applaud Burnet Home Loans: “our buying experience was a quick, easy and stress-free process,” “a team-effort success story,” and “the closing went smoothly and without any surprises.”

First Time Homebuyers*

You may be eligible for the following:

*Up to 2% of mortgage amount for City Living in down payment and closing cost assistance.

*Below market interest rates.

*Must have a Purchase Agreement to reserve funds.

***Money is available on a first-come, first-serve basis. Please check with me prior to writing a Purchase Agreement.**

** A first time homebuyer is one who has not owned a home in the past three years.*

*** First Time Homebuyer class may be required.*

Maximum Income Limits for the 11 County Metro Area:

MHFA

1-4 Person Household	\$84,000
5 Person Household	\$90,800
6 Person Household	\$97,500

Maximum Purchase Price Limit = \$298,125

CITY LIVING

(Minneapolis & St. Paul Only)

1-2 person Household	\$84,000
3+ Household	\$92,400

*Targeted income limits are higher. Call for details.

Maximum Income Limits for the 11 County Metro Area:

CITY LIVING

1 unit	\$276,870
2 units	\$389,205
3 units	\$470,472
4 units	\$584,666

* Must be existing homes only and at least 5 years old.

Dean Schiffler

Mortgage Consultant

NMLS #: 155671

Office: 952-844-6888

Cell: 612-709-7857

dean@deanschiffler.com