



## Credit & Down Payment Assistance Guide

Keys With Sonyetta ■

Many buyers believe they need perfect credit or a large down payment to purchase a home. The truth is, there may be programs and loan options available that can help you move toward homeownership sooner than you think.

### Understanding Credit

Your credit profile helps lenders evaluate financial responsibility, debt levels, and loan eligibility.

### Ways to Improve Credit

Pay bills on time, reduce credit card balances, avoid unnecessary inquiries, and stay consistent.

### Down Payment Assistance

Some programs may help qualified buyers with down payment or closing cost assistance.

## **Loan Options**

FHA, VA, Conventional, and USDA loan programs all have different qualification requirements.

## **Buyer Preparation Tips**

Avoid major purchases, keep financial documents organized, and stay in contact with your lender.

## **Relocating to Middle Georgia?**

Get guidance on neighborhoods, schools, commute times, and local housing opportunities.

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### **Sonyetta Rudolph**

Licensed Real Estate Agent with Golden Key Realty

■ 478-217-1454

■ [sonyetta@goldenkeyrealty.net](mailto:sonyetta@goldenkeyrealty.net)

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