



THE FIRST TIME HOME BUYER PLAYBOOK

OPERATION FIRST TIME HOME BUYER

*Everything you need to know before buying
your first home — in plain English.*

Free guide. No sign-up required.

Simple steps. Confident moves. Your first home.

HOME LOAN COMMAND

HomeLoanCommand.com | NMLS # 2589893

FROM YOUR GUIDE

A Word Before We Start

★ WHY I WROTE THIS GUIDE

I'm a father and a Marine veteran. In 2021 I got PCS orders across the country and had to find a home for my family using FaceTime walkthroughs. Offer after offer got rejected. I was figuring it out in real time — just like you are right now.

I eventually won, with strategy and one key contingency that saved me from overpaying. I have since built a portfolio of three properties and seven doors — all starting with one decision to stop waiting and start moving.

I founded Home Loan Command because I've sat across from buyers who waited three years longer than they needed to because nobody told them the truth. That's the gap I'm here to close. This guide is that conversation — in writing.

THE TRUTH ABOUT BEING READY

You're More Ready Than You Think

Most first-time buyers wait longer than they need to. Not because they can't afford it — but because they believe things that aren't true. They think they need 20% down. They think their credit isn't good enough. They think the process is too complicated.

This guide is here to replace those assumptions with facts. Plain English. No jargon. No pressure. Just everything you need to walk into your first home purchase with confidence.

3% minimum down with some programs	580+ credit score can qualify for FHA	\$0 down payment with some programs
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WHAT FEELS TRUE VS. WHAT IS ACTUALLY TRUE

The Myths Keeping You From Owning a Home

These are the four beliefs that keep first-time buyers renting longer than they need to. Sound familiar? Let's fix that right now.

What feels true I need 20% down to buy a home.	What's actually true Many loan programs require as little as 3% down — and some require nothing at all.
What feels true	What's actually true

My credit score isn't good enough.	FHA loans accept scores as low as 580. We'll find the right fit for where you are today.
What feels true The process is too complicated.	What's actually true With the right guide, buying a home is a clear 5-step process. We map it out together.
What feels true I'll wait until the market is better.	What's actually true Waiting costs more than starting. Every month you rent, someone else builds equity.

YOUR LOAN OPTIONS

Not One Size Fits All — Here's What's Available to You

Most first-time buyers don't know how many programs exist specifically for them. Here's the menu — no jargon, just what you need to know about each one.

FHA Loan

Best for: Building credit profile

3.5% down. Government-backed. Accepts credit scores as low as 580. Mortgage insurance required but manageable. Great starting point for most buyers.

Conventional 97

Best for: Strong credit buyers

Only 3% down. No upfront mortgage insurance. Better long-term cost if your credit score is 680+. The most common loan for buyers with solid profiles.

USDA Loan

Best for: Rural & suburban buyers

\$0 down payment for eligible areas. Often overlooked — incredibly powerful. Check if your target neighborhood qualifies. Many suburban areas do.

VA Loan

Best for: Veterans & active duty

\$0 down. No PMI. Lower rates. The most powerful loan benefit available. If you or your spouse served, this should be your first conversation.

■ DOWN PAYMENT ASSISTANCE

State and local programs exist that help cover your down payment. Many buyers qualify without knowing it. Ask us — this could change everything.

NOT SURE WHICH LOAN IS RIGHT FOR YOU?

That is exactly what the free strategy call is for. In 20 minutes we can look at your credit, income, savings, and goals — and tell you exactly which loan fits your situation and what your realistic path to homeownership looks like. No obligation. No pressure.

THE MISSION PLAN

5 Steps from Decision to Keys in Hand

Here's the whole process mapped out. When you can see the full journey, the first step becomes a lot easier to take.

1	Know Your Numbers Credit score, income, savings. We help you assess where you stand — and what to strengthen before applying.
2	Get Pre-Approved Know your exact budget before you fall in love with a house. A pre-approval letter is your power at the negotiating table.
3	Find Your Home Shop with confidence. Your pre-approval tells sellers you're serious and ready to move.
4	Loan Processing We guide you through documents, appraisal, and underwriting step by step. No surprises.
5	Close and Move In Sign the papers. Get your keys. Welcome home. Mission complete.

WHAT TO HAVE READY

Simple Checklist — You Probably Already Have This

One of the biggest reasons buyers stall is not knowing what to bring to the first conversation. Here's the full list — it's simpler than you think.

■	Last 2 Years of Tax Returns Shows your income history. W-2s work if you're a traditional employee.
■	Recent Pay Stubs Last 30 days of employment income to verify current earnings.
■	Bank Statements Last 2–3 months to verify your savings and assets.
■	Government-Issued ID Driver's license or passport for identity verification.
■	Credit Score Awareness Know your approximate score. We pull the official one together — no surprises.

Your Questions

No question is too basic. Write them down. That's exactly what the call is for.

QUICK ANSWERS

The Questions Every First-Time Buyer Asks

How long does the process take from start to close?

Typically 30–45 days from pre-approval to closing, depending on your loan type and local market. Getting pre-approved before you start shopping cuts time significantly.

Will getting pre-approved hurt my credit score?

A pre-approval involves a hard inquiry which may lower your score by a few points temporarily. It's worth it — and multiple mortgage inquiries within 45 days count as one.

What is PMI and can I avoid it?

Private Mortgage Insurance is required on conventional loans when you put less than 20% down. FHA has its own version. VA loans have none. We'll show you the true cost and how to minimize it.

Can I buy a home if I have student loan debt?

Yes. Lenders look at your debt-to-income ratio — not the type of debt. Student loans are factored in, but they don't automatically disqualify you. Let's run your numbers.

How much do I need in savings beyond the down payment?

Plan for closing costs (typically 2–5% of the loan amount), moving expenses, and a small cash reserve after closing. We map this out with you upfront so there are no surprises at the finish line.

What if I'm not ready yet?

Most people who think they're not ready are closer than they think. A free 20-minute call can tell you exactly what needs to happen and when. Maybe it's 3 months away. Maybe it's tomorrow. Either way, you'll leave that call knowing your exact path — and that's worth more than waiting another year wondering.

Ready to take your first step?

Schedule a free call. No pressure. No obligation. We'll figure out exactly where you stand and what your path looks like.

HomeLoanCommand.com | [Schedule a Free Call](#)