

购买新家



今晚的话题

- 抵押贷款流程
 - 贷款人在借款人身上寻找什么?
 - 信用报告、评分和提示
 - 你需要多少钱?
 - 制定路线图来协助您购买第一套房子。





3个关键考虑因素

- 偿还能力
 - 收入、资产、债务
- 偿还意愿
 - 信用记录
- 房产价值
 - 评估





偿还能力

- 取决于收入、债务和财产类型。
 - (单户住宅、多户住宅或公寓)
 - 住房费用与收入比
 - PITI (本金; 利息; 税金; 保险)
 - 总收入的 28% 至 33% (如有补偿因素则可能更高)
 - 总负债率
 - · 总债务(PITI, 加上所有其他债务)
 - 总收入的 36% 至 38% (如有补偿因素则可能更高)





偿还能力

- 您按时付款了吗?
- 您是否披露了所有债务,包括:
 - 汽车贷款和租赁付款
 - 助学贷款
 - 信用卡
 - 信用额度
 - 赡养费和/或子女抚养费
- 您是否已让您的贷款专员了解过任何过去出现的问题?





信用评分

- 贷款机构使用 FICO 评分
- 分数范围在 300 至 850 之间
- 740 及以上可获得最佳利率
- 根据历史记录、欠款金额、历史长度、新账户数量、账户类型组合计算





信用报告

- 信用报告资源
 - TransUnion
 - www.transunion.com
 - Experian
 - www.experian.com
 - Equifax
 - www.equifax.com
 - 免费检查您的信用报告
 - www.annualcreditreport.com
 - 检查您的 FICO 评分(这不是免费的!)
 - www.myfico.com





信用小窍门

- 您可以采取以下步骤来保护您的财务信息:
- 使用在线资源和移动应用程序实时跟踪支出、交易和付款。
- 持续监控您的银行账户和信用卡,发现任何可疑活动或您不认识的购买。
- 请在 www.annualcreditreport.com 访问您的信用报告。 您每年可以从信用报告机构免费获得一份信用报告。
- 立即向银行或信用卡公司报告任何可疑交易。如果您认为自己是身份盗窃的受害者,请联系当地警察局。
- 在您的信用报告上请求欺诈警报。这将在您名下发放信用额度之前提醒您。您可以在此处找到有关欺诈警报的更多信息 : https://www.consumer.ftc.gov/articles/0275-place-fraud-alert
- 您还可以找到有关身份盗窃、防止诈骗以及从这些机构获取保护您的财务信息的信息:
- 马萨诸塞州总检察长办公室: http://www.mass.gov/ago/consumer-resources/consumer-information/scams-and-identity-theft/
- 联邦贸易委员会: https://www.consumer.ftc.gov/features/feature-0014-identity-theft





房产价值

- 将派独立评估师查看房产并确定价值
- 他们关注的是市场价值——可比的近期住宅销售
- 他们不是房屋检查员
- 银行收到书面报告





所需现金

- 首付
 - 3-10% 适用于独栋住宅和公寓
 - 支付成交费用的资金
 - 储备金,通常为2-3个月的付款(如需要)
- 可接受的资金来源
 - 储蓄
 - 继承与赠与
 - 出售股票、债券或其他资产





首付款援助计划

- 波士顿 联邦 家庭 银行 银 行
 - 为我们的员工提供住房
 - 售价的 10% 或最高 25,000 美元 (两者中较小者) 80-120% 的 中位收入
 - https://www.fhlbboston.com/fhlbank-boston/how-overview#/
 - --- Equity Builder Program
 - 最高 可达 30,806美元 或 低于 中位收入的 80%。
 - https://www.fhlbboston.com/fhlbank-boston/ebp-overview#/

Lift Up Homeownership Program

- Up to \$50,000. 120% or less of median income.
- 最高 可达 50,000 美元 或 低于 中位收入的 120%。
- https://www.fhlbboston.com/fhlbank-boston/lift-up-homeownership#/

Mass Housing Partnership – One Mortgage

https://www.mhp.net/one-mortgage/programs-2

Mass Housing Finance Agency

https://www.masshousing.com/home-ownership/homebuyers/down-payment-





我们 CRA 社区的首付援助计划

- 联系 Antonia Finley(安东尼亚·芬利) 地点:马萨诸塞州剑桥
- 电话 617-349-4643
- 网站 https://www.cambridgema.gov/CDD/housing/forhomebuyers/downpaymentassistance

- 联系社区服务
- 地点:马萨诸塞州林恩
- 电话 781-581-8624
- 网站 http://www.lhand.org/neighborhoodServices.aspx

- 联系 Malcolm Lucas
- 位置马萨诸塞州牛顿市
- Emailmlucas@newtonma.gov 电话(617)796-1149
- 网站https://www.newtonma.gov/government/planning/housing-community-development/housing/homebuyer-assistance

萨默维尔市

- 联系房屋部门
- 位置马萨诸塞州萨默维尔
- 电话 617-625-6600x2560
- 网站https://www.somervillema.gov/departments/programs/inclusionary-housing-program

- 联系 Maureen Taylor
- 地点马尔登、梅德福、阿灵顿、梅尔罗斯、切尔西、埃弗雷特、里维尔、温思罗普
- 电话 781-324-5720x5730
- 网站 https://www.cityofmalden.org/867/HOME-Program



首付款援助计划信息

市政首付援助计划

https://www.mymasshome.org/municipal-down-payment-assistance-programs

首次购房者补助计划。

了解所提供的各种资助计划

• https://www.firsttimehomebuyer.com/grant-programs#





- 与处理和完成贷款手续相关的费用
 - 与贷款相关的实际结单成本 贷款人费用、律师费、产权保险、评估、信用报告和登记费。 点数(可选)
 - "预付"项目
 - 预付房地产税
 - 预付房屋保险 (第一年费用全额支付)
 - 预付利息
 - 托管账户储备金





托管账户

- 税款和房主保险通常作为每月付款的一部分收取。
- 税务托管,通常会在交易完成时将 2-3 个月的税款存入 账户
- 房主保险也可以托管
- PMI 和洪水保险始终是托管的



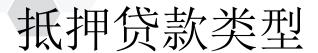


什么是 PMI?

- 私人抵押贷款保险
 - 让您以最低的首付购买房屋
 - 首付低于 20% 时需要
 - 首付比例为 1%, 3%, 5% 10% 和 15% 时利率会发生变化
 - 这种情况会持续多久?
 - 必须拥有原价 20% 的产权
 - 自动停止在原价的 78%







- 固定利率
 - 稳定的付款
 - 利率永不改变

- 可调整利率
 - 较低的初始利率
 - 利率在一段时间内固 定,然后每年进行调 整

投资组合和二级市场项目





利率、点数、年利率

- 票据利率用于计算您的付款
- 可以支付点数来获得更低的利率。一个点是贷款金额的 1%。利率通常会降低 0.25%(根据市场情况而变化)。点数在贷款结算时支付。
- 年利率或 APR 反映的是一段时间内的贷款成本。将利率、成本和点数合并 为一个数字,用于比较贷款计划





ONE抵押贷款的主要特点



低利率

参与的贷款机构为买家提供折扣利率

首付低至3%

公寓、独户住宅和双户住宅的首付为3%(其中1.5%必须为自有资金)

三户住宅的首付为 5%。(其中 3% 必须为自有资金)

无需支付私人抵押贷款保险

ONE 抵押贷款借款人永远不必支付私人抵押贷款保险,每月可节省数百美元。

经济援助

根据收入,ONE Mortgage 借款人在拥有房屋的前七年内还可能有资格获得额外的每月储蓄。 MHP 利息补贴可减少购房初期每月的抵押贷款支付额。



我符合资格吗? 首次购房者身份



该贷款专为首次购房者设计

▶ 定义为过去三年内没有拥有过住房的借款人

首次购房者要求的例外情况:

- ▶ 单亲家长
- ▶ 失业或就业困难的家庭主妇



我符合资格吗? 家庭收入限制



收入限制因 社区 和 家庭规模而异

Household Size	1	2	3	4	5	6	7	8
80% Income Limit	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900	\$153,500	\$164,100	\$174,650
100% Income Limit	\$115,800	\$132,350	\$148,900	\$165,400	\$178,650	\$191,900	\$205,100	\$218,350



我符合资格吗? 家庭收入限制



- 收入限制因社区 & 家庭规模
- 而异收入限制每年更新
- 如果您的家庭总收入低于我们的收入限制,您可能有资格参加"一抵押贷款计划"。



我有资格吗? 资产限制



您的家庭资产必须少于 100,000 美元

考虑的流动资产:

- 储蓄和支票账户
- 股票和债券
- 赠与的金钱,包括股权赠与
- 罗斯个人退休账户(Roth IRA)
- 投资
- 土地

不包括的资产

- 大多数 退休账户 **注 我们 确实 计算罗斯个人退休账户 (Roth IRA)!
- 大学储蓄计划



我有资格吗? 信用评分要求



最低信用评分	房产类型		
640	公寓,单户住宅		
660	双 户、 三 户家庭型		

为没有信用记录的人提供替代信贷选择

优点: 无"基于风险"的定价 - 无论您的信用评分是 640 还是850, 您都会获得相同的低利率







MIPlus™ helps pay your mortgage if you lose your job.

Available at no additional cost to eligible borrowers on loans insured by MassHousing.



About Mortgage Insurance (MI)

Mortgage insurance helps people buy a home with downpayments of less than 20% of the purchase price. Traditionally, MI is paid for by the borrower but only protects the lender in cases when the loan is not repaid.

MIPlus™ from MassHousing is different

Should you lose your job, MIPlus™ will pay your monthly principal and interest payments up to \$4,000 per month for up to six months.* This unique benefit is offered on all loans insured by MassHousing, at no additional cost to the borrower. It helps our borrowers get back on their feet when faced with unemployment. It provides them confidence, security and peace of mind, knowing that losing their job won't mean losing their home.

MIPlus™ Benefits

While not all MassHousing loans require mortgage insurance, those that do....

- Require Lower Coverage
 Coverage required by MassHousing is typically less than that of conventional loans
- Have Flexible Payment Options
 Can be paid monthly or as a single premium

To learn more, contact a MassHousing lender, visit <u>www.masshousing.com/miplus</u> or call <u>888.843.6432</u>.

The amount of benefit pold will depend on the date the barrower applied for the martgage loan, the number of barrowers listed on the loan and the share of the unemployed barrowers' income used to apply for the mortgage. Eligible barrowers are those who are unemployed, defined as the receipt of unemployment benefits from the Massachusettis Department of Unemployment Assistance (DUAL) Terms and conditions apply.





Important: MassHousing offers several down payment assistance programs, each of which has its own terms, conditions and income limits. A MassHousing-approved lender will determine a borrower's eligibility and determine which option is available.



To be eligible for DPA from MassHousing, you must...

- be an income-eligible first-time homebuyers.
- purchase a single-family home, condominium, or 2-, 3- or 4-family property that will be your primary residence.
- · pair DPA with an affordable MassHousing Mortgage loan to purchase your home.
- · be purchasing a home in Massachusetts.

Want to learn more?



888.843.6432 to speak with one of our homebuying experts

masshousing.com/lenders

to contact a MassHousing-approved lender and see if a MassHousing mortgage with down payment assistance might be right for you

Down Payment Assistance Details

MassHousing provides down payment assistance in the form of a second mortgage loan.

MassHousing-approved lenders determine which type and the amount of down payment assistance a borrower is eligible for.

Option 1 DPA is an interest-free deferred payment second mortgage loan, which means that no payments are due until the property is sold, refinanced, or the first mortgage loan is paid off, at which time, the entire balance is due.

Option 2 DPA is a 15-year amortizing second mortgage loan at a fixed 2% rate of interest (APR 2%), which means that the borrower makes monthly payments of principal and interest for 15 years on this second loan, in addition to the monthly payments on their first mortgage loan.

Option 3 DPA is a 15-year amortizing second mortgage loan at a fixed 3% rate of interest (APR 3%), which means that the borrower makes monthly payments of principal and interest for 15 years on this second loan, in addition to the monthly payments on their first mortgage loan.

	Option 1	Option 2	Option 3				
Repayment	Deferred	Amortizing (monthly payments required*) over 15 years	Amortizing (monthly payments required+) over 15 years				
Maximum DPA Amount	\$30,000	\$25,000	\$25,000				
Home Purchased in	All communities in the Commonwealth of Massachusetts Subject to income and 1st Mortgage Program eligibility						
Interest Rate	0%	2%	3%				
APR	0%	2%	3%				
DPA Loan Must be Paid Off	Upon the sale of the property If the first mortgage is refinanced or paid off						

^{*}Payment Amount Example: A DPA loan in the amount of \$25,000 at 2% would have 180 payments of \$160.88. *Payment Amount Example: A DPA loan in the amount of \$25,000 at 3% would have 180 payments of \$172.62.



贷款估算/结算披露

• 贷款估算

- 初步估算费用
 - 根据开始流程时已知的信息
 - 申请后 3 个工作日内发放

• 结算披露

- 您的结算最终数字
 - 根据实际信息
 - 交易完成前3个工作日
 - 所有文件应提前 10 天提交





预审批

• 查询

- 概述您可以借入的大致金额
- 帮助您在合适的价格范围内搜索
- 根据 未经证实的信息
- 资格预审
 - 根据 *已核实*的财务信息: 信用报告
 - 这将提高您的购买报价的吸引力。
 - 由贷款专员签发
- 预先批准
 - 根据 己验证的财务信息: 信用报告、收入和资产。
 - 由承销商签发—最可靠的信用证明信。
- 在线申请: https://ecsb.mymortgage-online.com/





需牢记的事项

- 将资金整合至一个账户
 - 可以更轻松地追踪资金
 - 减轻每个人的文书负担
- 大额存款必须有记录
 - 存款超过月收入的 50%
 - -保留详细记录和复印件





我从何处开始?

- 与有经验的人一起工作。
 - 房地产专业人士
 - 找一个相处融洽的人。
 - 检查员
 - 获取推荐、许可信息
 - 律师
 - 专门从事房地产交易
 - 贷款人
 - 在经验丰富的贷款机构处获得预先批准。





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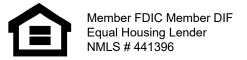
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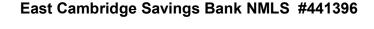
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感谢您参加东剑桥储蓄银行首次购房者研讨会!

该演示文稿的副本将通过电子邮件发送给您,其中包括一份可享受1,000美元成交费用优惠的证书。

