



## HOUSING MARKET MYTHS & FACTS: LOAN AVAILABILITY

**MYTH:** I want to buy, but I can't get a loan now. Restrictions are tighter and I don't have enough for a large down payment.

**FACT:** If you have a steady job, low debt, and a strong credit history, you CAN get a loan. Interest rates are at their lowest levels in over 30 years, and there are a variety of loan options available—including FHA loans, which require only a 3.5% down payment on a 30-year fixed-rate mortgage.

**Take advantage of this unique market—contact your REALTOR® today!**



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