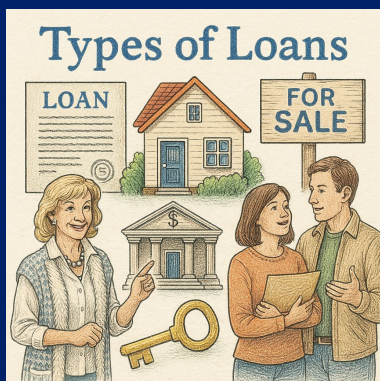







HOME BUYING GUIDE: TYPES OF LOANS

Choosing the right loan when buying a home is a significant decision that can impact your financial future. There are various loan types available, each catering to different financial situations and goals. For those looking for stability, fixed-rate mortgages offer consistent payments, whereas adjustable-rate mortgages (ARMs) have initial lower rates that can fluctuate. It's essential to weigh these options based on your long-term plans and risk tolerance.

For those seeking lower initial barriers, government-backed loans like FHA, VA, and USDA are worth considering due to their lower down payment requirements and flexible qualifications. Additionally, Sacramento offers down payment assistance programs that can lighten the financial load, especially for first-time homebuyers. Understanding these loan options is vital in supporting your journey to homeownership and ensuring you're making the best financial decisions.



-  Learn about fixed-rate and ARMs for different stability.
-  Conventional loans offer flexibility for good credit.
-  Consider FHA, VA, and USDA for less down payment.
-  Sacramento's down payment programs ease upfront costs.
-  Fair housing practices ensure equitable loan access.



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