



**CONTACT EDINA TO GET  
PRE-APPROVED!**

**Edina Dzafic**  
Mortgage Loan Originator  
636-343-7005 x 6156  
edzafic@alliancecu.com  
NMLS 1654779

**What you need to get started:**

- 2-year history of income in the same line of work
- 680 or better credit score
- Down payment of 5%

**Renting is paying a 100% interest rate.  
Buy your first home today!**

## Cost Comparison

### Rent

**\$1,500**

### Mortgage

**\$1,139.15** Principal & Interest

**\$200.00** Real Estate Tax

**\$100.00** Homeowner's Insurance

**\$1,439.15** per month



**The cost comparison is based on the first-time home buyer purchase scenario below:**



- \$200,000 purchase price
- 5% down payment or \$10,000 down payment
- 5/1 ARM loan product at 6.00% APR\*
- **NO PMI!!**

\*APR= Annual Percentage Rate