Cornerstone FIRST MORTGAGE

YOUR FIRST HOME STARTS WITH A CLEAR PLAN

Homebuyer Starter Kit

Understand the steps. Know your numbers.
Feel more confident about what comes next.



Learn today. Own tomorrow.

DwayneThompson.com

FREE GUIDE | SEPTEMBER 2026

WELCOME & QUICK START

You do not have to figure it all out today.

Use this guide in small pieces. You can make progress before you know every answer.

1

Start with your life

Read pages 3-5. Think about your timing, goals, and the steps ahead.

2

Build a budget you can live with

See a completed example on page 7, then try your own numbers on pages 8 and 10.

3

Choose one next step

Use page 30 to make a short plan. You can talk with a lender before you feel fully ready.

JUMP TO THE PART YOU NEED

Readiness + timing / 03

My spending plan / 08

Loan choices / 11

Cash + gift funds / 15

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Use the tabs at the top, the Contents link, or your PDF reader’s bookmarks to move around. You can also print only the pages you need.

A SIMPLE SELF-CHECK

Am I ready to begin?

You do not need a perfect situation to start learning. Check what feels true today.

- [ ] I know why I want to buy a home.
- [ ] My income feels reasonably steady.
- [ ] I am keeping up with my bills.
- [ ] I know about how much I have saved.
- [ ] I have a monthly housing cost in mind.
- [ ] I want to keep some savings after closing.
- [ ] I am comfortable asking for help when something is unclear.
- [ ] I can avoid new debt and large purchases during the loan process.

No score. No judgment. These answers do not predict loan approval. They help you see what feels clear and what you would like help with. You can speak with a lender even if several boxes are still blank.

THE FIRST THING I WOULD LIKE HELP WITH

BUYING IS A LIFE DECISION

Is this the right time for my household?

Buying can be a good next step. Waiting can be a good choice, too.

Buying may fit when…

You expect to stay long enough to make the costs worthwhile, want more control over your space, and have room for upkeep as well as the payment.

Renting may fit when…

Your location or income may change soon, you need flexibility, or buying would use money you need for daily life and emergencies.

TRY THE PAYMENT BEFORE YOU COMMIT

Estimate the full monthly cost of owning, including utilities and repair savings. Subtract your current rent and utilities. If the result is positive, try saving that difference each month for a few months.

$2,500 − $1,800 = $700 to set aside

Illustration only. Three months would add $2,100 to savings.
This tests your comfort; it does not predict loan approval.

WHAT WOULD MAKE THE TIMING FEEL RIGHT FOR ME?

Buying with someone else? Discuss contributions, monthly bills, and what happens if one person needs to move. Ask an attorney about ownership arrangements before committing.

THE BIG PICTURE

Your path from thinking to owning

The order is a guide, not a fixed schedule. Some steps happen at the same time.

1. **Get clear**
   Decide why you want to buy and what payment feels comfortable.
2. **Prepare your money**
   Review credit, income, debts, savings, and paperwork.
3. **Get preapproved**
   Learn your buying range, estimated payment, and cash needed.
4. **Shop with a plan**
   Compare homes by daily fit, total cost, and condition.
5. **Make an offer**
   Choose a price, deadlines, and protections you understand.
6. **Review the details**
   Work through the inspection, appraisal, loan, title, and insurance.
7. **Close and settle in**
   Review final numbers, protect your funds, and plan your first month.

Before serious shopping: understand a comfortable payment and talk with a lender about your buying range. It is easier to choose a home when you know what fits.

BEGIN WITH WHAT YOU KNOW

My money snapshot

Estimates are enough for a first look. Your lender can help you sort out the details.

01

Income before taxes

Regular monthly income before deductions. This is the starting point lenders often use.

$

02

Monthly debt payments

Car and student loans, credit-card minimums, and other required debt payments.

$

03

Savings available

Money you may use for buying, closing, and moving. Ask which funds the lender can accept.

$

04

Savings I want to keep

Emergency and repair money you do not want to spend on the purchase.

$

MY MONTHLY TAKE-HOME PAY

This is what actually reaches your bank account after taxes and deductions. Use it for your own spending plan.

YOUR NEXT QUESTION

“Based on these numbers, what should I work on first?” Bring the full picture. You do not have to guess which details matter.

SEE A COMPLETED EXAMPLE

What a comfortable budget can look like

Meet Maya and Chris, a fictional household. These figures teach the process; they are not a loan quote or spending target.

MONTHLY TAKE-HOME PAY **$6,200**

Full housing cost — $2,500

Mortgage, taxes + insurance $2,000; utilities $250; repairs $250.

Required debt payments — $650

Car, student loan, and credit-card minimums.

Everyday life — $2,050

Food $700; transport $350; child care $500; health $180; phone $120; personal spending $200.

Bills that do not come monthly — $150

For example, car registration and gifts. Save a little each month.

Other savings goals — $500

Separate from the home-repair savings already counted above.

$6,200 − $5,850 = $350 left

If costs rise by $300, only $50 remains. They may want a lower housing cost or more savings before buying.

YOUR HOUSEHOLD SPENDING PLAN

Give every monthly dollar a place

Use recent bank and card statements. Estimate future costs, not just today’s bills.

TAKE-HOME PAY EACH MONTH	
Full housing cost from page 10	
Car, student loan + credit-card minimums	
Groceries + household supplies	
Transport: fuel, parking + car insurance	
Child care, school + family support	
Health costs not deducted from pay	
Phone + subscriptions	
Personal spending + entertainment	
Yearly bills divided by 12	
Other savings goals	
TOTAL MONTHLY SPENDING + SAVINGS	
TAKE-HOME PAY MINUS TOTAL = MONEY LEFT	

Avoid counting bills twice: utilities and home-repair savings belong on page 10; payroll deductions are already out of take-home pay. If little is left, adjust the housing cost or spending before you commit.

CREDIT & DEBT

Credit: start with the habits you can control

Your credit history matters, but it is only part of the lender’s review.

1

Pay on time

Set reminders or automatic payments if they help you avoid a missed due date.

2

Watch card balances

Owing a large share of your credit limit can affect your score, even when you pay on time.

3

Keep changes small

Talk with your lender before opening or closing accounts, paying off debts, or making large credit purchases.

DEBT-TO-INCOME RATIO, OR DTI

The lender compares monthly debt payments, including the new housing payment, with income before taxes.

($850 + $2,100) ÷ $7,000 = 42.1%

Other monthly debts + housing payment ÷ monthly income

This example is not an approval limit. Your personal budget includes everyday bills, too. A lender’s hard credit inquiry can affect your score; ask which type of check they will use.

Free credit reports **How lender credit checks work**

Reports and scores are different. Checking your own report does not lower your score.

YOUR MONTHLY HOUSING COST

The payment is only part of the picture.

Add the costs that come with the home, including those paid outside the mortgage.

Principal + interest
Paying back the loan, plus the cost of borrowing.
$

Property taxes
Set by local taxing authorities; may change.
$

Homeowners insurance
Coverage for your home under the policy terms.
$

Monthly mortgage insurance / fee
Applies to some loans; ask your lender.
$

Homeowners association (HOA) dues
Association charges, usually paid separately.
$

Utilities
Electricity, water, gas, trash, and internet.
$

Maintenance savings
Money set aside for repairs and upkeep.
$

MY FULL MONTHLY HOUSING COST

Escrow is an account your loan servicer may use to pay property taxes and insurance from money collected with your payment. Even with a fixed interest rate, those costs can change.

Upfront program fees belong in your cash or loan plan, not as a separate monthly fee here. Keep them separate to avoid counting them twice.

UNDERSTAND YOUR OPTIONS

Four common ways to finance a home

The right loan depends on you, the property, and the full cost. These are starting points.

01 Conventional

Some options allow a small down payment. Private mortgage insurance (PMI) often applies with less than 20% down.

Ask about the payment, PMI cost, and when PMI may end.

02 FHA

Some qualified buyers can put as little as 3.5% down. Mortgage insurance generally adds an upfront fee and an ongoing cost paid monthly.

Ask how long insurance lasts; FHA rules differ from conventional PMI.

03 VA

Eligible veterans, service members, and some surviving spouses may qualify. No down payment is often possible, and no monthly mortgage insurance is required.

Ask about eligibility, any funding fee, and possible exemptions.

04 USDA

Qualified buyers may buy an eligible rural-area home with no down payment. Household income and property rules apply.

Ask whether you and the address qualify, and which fees apply.

Ask about down payment assistance, too. Some help is a grant; some must be repaid. Ask about eligibility, restrictions, costs, and repayment before choosing it.

FHA / HUD

VA home loans

USDA housing

TERM, RATE & STARTING PAYMENT

The loan name is only the beginning

After choosing a loan program, look at how its payment works over time.

01 HOW LONG WILL I REPAY?

30-year term: spreads payments over more years, usually lowering the monthly principal and interest payment.
15-year term: usually means a higher payment and less total interest if you keep the loan for its full term. Compare actual quotes.

02 CAN THE INTEREST RATE CHANGE?

Fixed rate: the rate stays the same. Scheduled principal and interest stay steady, but taxes, insurance, and other costs can rise.
Adjustable rate (ARM): the rate can change after an initial period. Ask when it changes, how often, and how high the payment could go.

03 IS THE STARTING PAYMENT TEMPORARY?

A temporary buydown uses money set aside upfront to cover part of the early payments. The interest rate in your loan agreement stays the same while that help is in place. Your share rises when that help ends.

Ask for the full payment schedule. Plan for the payment after the help ends. Do not depend on a future refinance or pay raise.

MY QUESTION ABOUT THE PAYMENT LATER

How a temporary buydown works / Fannie Mae

BEFORE YOU SHOP

What preapproval actually tells you

A useful letter comes with a clear explanation of the numbers behind it.

1

Have an early conversation

Share your goals and questions. A prequalification may be an early estimate based on what you share. Lenders use these labels differently.

2

Let the lender review your situation

Expect a review of credit, income, debts, savings, and supporting documents. Ask exactly what has been reviewed.

3

Know your buying range

Understand the price, total payment, cash needed, and any conditions still to meet.

PAPERWORK YOU MAY BE ASKED FOR

Recent pay stubs, W-2 wage forms, bank statements, and identification. Tax returns or other records may be needed for certain income types. Ask for a list that fits your situation.

MY SHOPPING PRICE RANGE

MY COMFORTABLE MONTHLY PAYMENT

PREAPPROVAL IS NOT FINAL APPROVAL

Updated information, the property, appraisal, insurance, title, and the lender’s final review still matter. Ask when the letter expires and what could change it.

RATE, POINTS, CREDITS & LOCKS

Look beyond the advertised rate

A lower rate can cost more upfront. Compare the tradeoff before choosing.

INTEREST RATE	The percentage used to calculate interest. It is different from APR, which reflects the rate and certain loan costs.
DISCOUNT POINTS	An upfront charge for a lower rate. One point is 1% of the loan amount. Ask for an option with and without points.
LENDER CREDIT	A lender contribution toward closing costs, often in exchange for a higher interest rate.
RATE LOCK	An agreement to hold certain pricing for a set time, subject to conditions. Ask about the end date and extension costs.

A SIMPLE BREAK-EVEN EXAMPLE

$3,200 ÷ $74 = about 43 months

Upfront points ÷ monthly savings = time to recover the cost

With whole monthly payments, the savings pass $3,200 in month 44. This simple example leaves out taxes and interest you could earn on your savings. Selling or refinancing sooner can change the result.

Explore loan costs with the CFPB

PLAN YOUR CASH

What money will I need before I get the keys?

The down payment is one part. Closing, moving, and money left over matter, too.

Down payment Your share of the purchase price.	$
Closing charges Lender, title, settlement, recording, and other fees.	$
Prepaids + escrow setup Insurance, interest, and funds collected for future bills.	$
Inspection + appraisal Some charges may be paid before closing.	$
Moving + setup Moving truck, utilities, locks, and basic needs.	$
Savings to keep Emergency and repair money for after the purchase.	$

HOW CASH TO CLOSE WORKS

Down payment + closing costs and prepaids
− deposits already paid − allowed credits and other adjustments
= the amount still needed at closing

Avoid double counting. The appraisal may already appear in closing costs, and earnest money is generally credited toward what you owe. Ask the lender to show what is paid already and what remains.

Tell your lender about gift funds, assistance, or large deposits before moving money. They may require specific records.

SAVINGS, GIFTS & ASSISTANCE

Where can the money for buying come from?

Talk with your lender before accepting or moving funds. Different sources need different paperwork.

1

Your own savings

Keep complete account statements. Ask before making a large deposit, moving money among accounts, or borrowing against savings.

2

A gift from someone close to you

An allowed donor may help, but the lender will usually need a gift letter and records of the transfer. A true gift is not money you secretly agree to repay. Donor rules vary by loan.

3

An assistance program

Some programs offer grants; others are loans with payments now or repayment later. Ask what happens if you sell, refinance, move out, or do not meet the program’s terms.

A CASH-TO-CLOSE EXAMPLE

$12,000 down payment + $8,000 costs and prepaids
− $3,000 deposit already paid − $2,000 allowed seller credit
= $15,000 still needed at closing

Illustration only. Keep moving costs and reserves separate. Ask which fees are already paid and how any gift or assistance will appear.

For any assistance offer: ask about eligibility, available funding, education requirements, fees, repayment, and the total loan payment.

Example gift rules / Fannie Mae

COMPARE THE WRITTEN NUMBERS

Put two offers side by side

Use the same price, down payment, loan term, property type, and quote date when possible.

WHAT TO COMPARE	OPTION A	OPTION B
Lender / quote date		
Loan type + term		
Loan amount		
Interest rate / APR		
Points / lender credit		
Full monthly payment		
Monthly insurance / fee		
Lender charges		
Cash to close		
Rate lock end date		

Use the three-page Loan Estimate. Page 1 shows key terms and payments. Page 2 breaks down costs and cash to close. Page 3 gives comparison measures, including APR. Ask about anything excluded from the payment.

Open the CFPB Loan Estimate explainer

Choose the balance of payment, upfront cost, savings left, and service that works for you.

BUILD YOUR TEAM

Choose people who welcome your questions

A good professional should help you understand the answer without making you feel rushed.

Your lender

- What have you reviewed so far?
- What could change my preapproval?
- Can you show me two loan options?
- What is the full monthly payment?
- How much cash will I need before and at closing?

Your real estate agent

- Who do you represent?
- How are your fees paid, and could I owe any of them?
- How will we judge a fair offer price?
- Which contract protections help me?
- How will we handle deadlines, inspection issues, or a low appraisal?

Before signing a buyer agreement: ask about services, length, cancellation, and fees. Compensation is negotiable. Understand what you could owe if the seller does not cover it.

MY LENDER QUESTION

MY AGENT QUESTION

Read NAR’s buyer-agreement guide

YOUR HOME SEARCH

Choose what matters before you fall in love

A clear wish list helps you see past fresh paint and beautiful listing photos.

MUST HAVE

A need that makes daily life work.
For example: Enough bedrooms; a manageable commute.

NICE TO HAVE

Something you would enjoy but could live without.
For example: An updated kitchen; a larger patio.

WOULD MAKE ME SAY NO

A true deal-breaker.
For example: An unaffordable payment; major repair needs.

MY PRICE LIMIT

MY FULL MONTHLY COST LIMIT

Think about the location, too. Try the commute, visit at different times, and check the details that affect your household. Use the tour scorecard on page 21 to compare homes the same way.

RESALE, NEW BUILD & ASSOCIATIONS

Match the kind of home to the life you want

The purchase price is only one part of the choice. Look at upkeep, rules, and timing.

An existing home

You can see the neighborhood and finished home. Ask about roof and system ages, past repairs, permits, and work you may need to budget for.

A newly built home

Ask what the base price includes, which upgrades cost extra, and what happens if construction is late. Compare financing incentives using the full loan costs.

For a new build: understand who the sales representative works for. Discuss buyer representation before visiting or registering. Ask about independent inspections, contract deadlines, warranties, and who pays if the rate lock must be extended.

IF THERE IS AN HOA OR CONDO ASSOCIATION

Read the rules and ask about dues, planned increases, reserves, major projects, and special assessments. A special assessment is an extra charge beyond normal dues. Ask what the association’s insurance covers and what you must insure yourself.

WHAT COST OR RULE DO I NEED TO UNDERSTAND?

A builder warranty or association maintenance plan does not replace your own review of the home and documents.

PROPERTY TOUR SCORECARD

Take a closer look at every home

Use 1 for a poor fit and 5 for a strong fit. Leave a question mark where you need help.

PROPERTY ADDRESS

WHAT TO CHECK	1–5	NOTES / QUESTIONS
Location + daily drive		
Layout + room sizes		
Roof + exterior		
Heating, cooling + utilities		
Water or foundation concerns		
Insurance + HOA costs		
Repairs needed soon		
Overall fit for my household		

LOOK BEYOND THE FINISHES

A score does not replace an inspection. Get an insurance estimate early, and ask about flood coverage, roof condition, association rules, and major repairs before giving up contract protections.

YOUR SMART OFFER PLAN

A strong offer should still feel right for you

Agree on your limits before the excitement of negotiating begins.

01 MY OFFER PRICE AND WHY

Ask your agent about recent sales of similar homes.

02 SELLER CREDIT OR OTHER REQUESTS

Seller credits can help with allowed costs; loan limits apply.

03 PROTECTIONS I WANT EXPLAINED

A contingency is a contract condition, such as financing or inspection, that may protect you if a problem comes up.

04 MY WALK-AWAY POINT

Decide how much money, repair work, and uncertainty you can accept.

Understand earnest money. This deposit shows commitment and is generally applied toward the purchase. Your contract controls when you could get it back or lose it. Ask before signing or waiving protections.

FROM CONTRACT TO KEYS

Your offer is accepted. What happens next?

Keep one calendar for deadlines. Your agent and lender can explain what is due next.

1. **Deposit + deadlines**

   Arrange earnest money as required by the contract. Write down inspection, financing, and closing dates.

2. **Inspection**

   The inspector reviews condition. Discuss repair concerns and your response before the contract deadline.

3. **Loan + appraisal**

   Answer lender requests. The appraisal is an opinion of value; it does not replace the inspection.

4. **Insurance + title**

   Arrange coverage. Ask the closing professional about ownership, liens, boundaries, and restrictions.

5. **Final numbers**

   For most mortgages, receive the Closing Disclosure at least three business days before closing. Compare it with your Loan Estimate.

6. **Walk-through + closing**

   Check the home’s agreed condition, review documents, and confirm when funding and possession occur.

Keep your finances steady through funding. Tell your lender promptly about new debt, a job or income change, or a large transfer. Ask before making changes when possible.

Review a Closing Disclosure with the CFPB

INSPECTION & APPRAISAL

Condition and value are two different questions

An inspection looks for condition concerns. An appraisal estimates value for the loan.

WHEN THE INSPECTION REPORT ARRIVES

Needs attention now

A safety concern, active leak, or serious structural issue. Ask the right specialist about the cause and a repair estimate.

Needs a closer look

An older system or unclear finding. Ask what more testing or a specialist visit would answer.

Can go on the upkeep list

Routine care or cosmetic work you can plan for. Put a cost and timing beside it.

Your agent can explain repair requests, credits, or cancellation rights under your contract. Act before deadlines. A general inspection may not include sewer, radon, well, septic, pest, or other specialized checks.

IF THE APPRAISAL IS LOWER THAN THE PRICE

Ask the lender to recalculate the loan and cash needed. With your agent, discuss a price change, permitted cash options, or contract protections. If the report has factual errors, ask the lender how to request a review. A higher value is not guaranteed.

Do not assume you must pay the entire price gap in extra cash. The effect depends on the loan, down payment, and contract.

INSURANCE, TITLE & EXTRA COSTS

Check the home’s risks before you commit

Get answers while you still have time to use the protections in your contract.

- [ ] Get an insurance quote for the actual address, roof, and condition.
- [ ] Ask what damage is excluded and what you would pay for a claim.
- [ ] Ask whether flood, wind, earthquake, or sewer-backup coverage is needed.
- [ ] Review association coverage and any costs you must cover yourself.

A DEDUCTIBLE IS YOUR SHARE OF A COVERED CLAIM

A 2% wind deductible on $300,000 of coverage for the house itself would be $6,000. Ask what the percentage applies to. This is an example, not a standard policy term.

Flood damage usually is not covered by homeowners insurance. Review the address with your insurer and check flood information, even if your lender does not require flood coverage. A map is a starting point, not a promise of no risk.

Title is about ownership rights. Ask your closing professional about ownership claims, access rights, boundaries, and restrictions. A lender’s title policy protects the lender; ask what an owner’s policy would cover.

A home warranty is a service contract with limits and exclusions. It does not replace insurance, an inspection, or repair savings.

FEMA flood maps

Understand flood coverage

WELCOME HOME

Make the first month feel manageable

Safety, payment setup, and urgent repairs come before decorating.



First 24 hours

- [ ] Confirm keys and possession.
- [ ] Find the water shutoff.
- [ ] Test smoke and carbon monoxide alarms.

First week

- [ ] Set up utilities and rekey locks.
- [ ] Confirm insurance is in place.
- [ ] Store closing papers securely.

First month

- [ ] Confirm the first payment date.
- [ ] Address urgent safety or water issues.
- [ ] Start or rebuild repair savings.

Keep for later

- [ ] Inspection and appraisal reports.
- [ ] Warranties, permits, and manuals.
- [ ] Major improvement receipts.

AFTER THE MOVE

A good first year starts with a few habits

You do not need to furnish every room right away. Give your new budget time to settle.

1

Make move-in easier

Confirm the possession date before booking movers. Pack medicines, chargers, basic tools, toiletries, and a change of clothes where you can reach them. Update your address and utility accounts.

2

Know who receives the payment

Your servicer is the company that collects mortgage payments. Check the first due date and where to pay. If servicing changes, read both companies' notices and confirm automatic payments are set up correctly.

3

Expect some costs to change

Review tax and insurance bills and your escrow statement. Set aside money for upkeep. Wait on optional furniture and appliances until you see what the home actually needs.

4

Ask for help early

If a payment may be difficult, contact your servicer promptly. A HUD-approved housing counselor can help you understand options. You do not have to wait until you fall behind.

Mortgage insurance: conventional PMI may be removable when conditions are met. FHA mortgage insurance follows different rules. Ask your servicer what applies to your own loan.

Payment help / CFPB

PMI cancellation / CFPB

Know your fair housing rights / HUD

PROTECT YOUR PROGRESS

Eight easy-to-miss mistakes to avoid

A few careful choices can prevent expensive surprises.

01 **Shopping without a budget**

Set a full monthly cost before narrowing your search.

02 **Treating approval as a spending goal**

Leave room for normal life, savings, and repairs.

03 **Choosing only by the interest rate**

Compare written fees, payment, and cash needed.

04 **Falling in love with the first home**

Use the same priorities to compare each property.

05 **Giving up protections too quickly**

Understand the money and rights you could lose.

06 **Skipping inspection because of an appraisal**

Value and condition are different questions.

07 **Ignoring changes in the final numbers**

Ask why the Closing Disclosure differs from the estimate.

08 **Using every dollar at closing**

Plan to keep emergency and repair savings.

BEFORE YOU SEND CLOSING MONEY

Call your closing professional using a trusted phone number you already have. Confirm wiring instructions by voice, especially if they change. Do not rely on the number in a new email or text.

12 TERMS, SIMPLY EXPLAINED

The words you will hear along the way

Keep this page handy. You are always allowed to ask for a simpler explanation.

APR

An annual cost comparison that includes the rate and certain loan fees. It is not your monthly payment.

APPRAISAL

A professional opinion of the home’s value for the loan. It does not replace a condition inspection.

CASH TO CLOSE

Money still needed at closing after deposits, credits, and adjustments are counted.

CLOSING DISCLOSURE

The five-page form showing final mortgage terms, payments, and closing costs for most home loans.

DEBT-TO-INCOME RATIO

Monthly debt payments, including housing, compared with monthly income before taxes.

EARNEST MONEY

A purchase deposit. Your contract controls how it is held, credited, returned, or lost.

ESCROW

Money held by another party: during closing, or later to pay property taxes and insurance.

LOAN ESTIMATE

The three-page form outlining estimated mortgage terms, payment, and costs.

MORTGAGE INSURANCE

Coverage that generally protects the lender if you do not repay. The borrower usually pays for it.

PREAPPROVAL

A lender’s early assessment, subject to conditions. Ask what has been reviewed and what remains.

RATE LOCK

An agreement to hold certain loan pricing for a set time, subject to its conditions.

UNDERWRITING

The lender’s detailed review of you, the property, and the loan before final approval.

A SMALL PLAN YOU CAN ACT ON

Your next 30 days

Pick three realistic actions. Give each one a date that fits your life.

01 MY NEXT ACTION	BY THIS DATE
02 MY NEXT ACTION	BY THIS DATE
03 MY NEXT ACTION	BY THIS DATE

TRUSTED FREE RESOURCES

CFPB homebuying tools	OPEN
Official free credit reports	OPEN
HUD-approved housing counseling	OPEN
VA home loan information	OPEN
USDA housing programs	OPEN

Housing counseling can help you work through a budget, credit questions, or a homebuying plan. Ask about any fees before scheduling.

Explore your next step at DwayneThompson.com

Your next step starts with a conversation.

You do not need to have every answer before reaching out. Whether you are ready to apply or still sorting through your options, I can help you understand what comes next.

Dwayne Thompson

Cornerstone First Mortgage | NMLS #201440

READY TO GET STARTED?

Complete your online mortgage application through HomeTrac. We can then talk through your goals, questions, and next steps.

Apply Online >

HAVE QUESTIONS FIRST?

Visit my website to learn more and find a convenient way to connect. We can start wherever you are in the process.

Visit DwayneThompson.com >

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