

Helpful Home Loan Links



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MORTGAGE LOAN GUIDANCE

firstlightfcu.org: To get pre-qualified for your home loan, visit our website under the section **Home Loans** for more information.

Our trusted mortgage loan officers are ready to assist you with your new home loan purchase or refinance; call us today at **1-800-351-1670**.

CREDIT

Three Major Credit Reporting Agencies

Equifax: equifax.com

Experian: experian.com

Transunion: transunion.com

In addition to ordering credit reports and credit scores online, each site provides helpful consumer information on credit and credit reports.

annualcreditreport.com: Supported by all 3 major credit reporting agencies, this is the official site to get your free annual credit reports

fairisaac.com: Fair Isaac Corporation— includes consumer information on credit scoring and how you can improve your FICO® score.

ftc.gov: The Federal Trade Commission has a number of helpful consumer publications that you can download, including "Building a Better Credit Report." On the initial screen, select the tab **Tips & Advice** and choose "For Consumers" from the drop-down menu. In the **Take Action** section in the middle of the page, click on "Order Free Resources." On the **Free Publications to Share** page, click on "Credit & Loans," under topics then scroll down to the report.

nfcc.org: The National Foundation for Credit Counseling provides information on 2,000 member agencies in the United States and in Canada that provide credit and housing counseling via face-to-face meetings, telephone discussions, and over the Internet.

HOUSING GUIDANCE COUNSELORS

fanniemaec.com: The **Homeowners & Renters** section of the Fannie Mae website provides a variety of resources, including several calculators and lists of housing counselors and lenders.

freddiemac.com: Freddie Mac provides an interactive homebuyer guide, **My Home by Freddie Mac®**, as well as information on maintaining healthy credit habits. Their **CreditSmart®** material is available in both English and in Spanish.

hud.gov: HUD's website includes lists of agencies that are approved by HUD to provide housing counseling.

FINDING A REAL ESTATE AGENT

realtor.com: The website of the National Association of Realtors® includes listings of properties for sale and of members who are Accredited Buyer Representatives.

naeba.org: The National Association of Exclusive Buyer Agents website allows you to email a request for the names of local member agents.

FINDING A HOME INSPECTOR

homeinspector.org: The website of the American Society of Home Inspectors, Inc., has a search feature that allows you to locate local home inspectors with one of the following designations:

REAL ESTATE OWNED (OR REO) PROPERTIES

hud.gov: From the HUD website, you can access lists of homes for sale from several federal agencies as well as from Fannie Mae and Freddie Mac.

SALES DATA ON COMPARABLE PROPERTIES

By searching "Home Value Estimates" on the Internet, You should find websites for companies that provide free, instant home price estimates based on public records of sales history in the neighborhood. For example, Zillow (**zillow.com**), Redfin (**redfin.com**), Remax (**remax.com**), or any of the major banks.

MORTGAGE INSURANCE CANCELLATION

usmi.org: The Mortgage Insurers of America website provides specific information on how and when private mortgage insurance may be canceled. It also provides a link to HUD's explanation of how and when FHA mortgage insurance premiums may be canceled.

ENERGY EFFICIENCY

energystar.gov: Use this site to locate the brands of clothes washers, refrigerators, dishwashers, room air-conditioners, and other appliances with the Energy Star label. There is also a search tool for locating stores that sell these brands in your area of the country.

homeenergysaver.lbl.gov: The Home Energy Saver is an Internet-based tool for calculating energy use in homes. It is designed to help you identify how best to save energy and find the resources to do so. It is sponsored by the U.S. Department of Energy (DOE) and the Environmental Protection Agency.

energy.gov: The Office of Energy Efficiency and Renewable Energy within DOE developed a very helpful **Energy Saver Guide** (available online) that supplies basic steps on how to make your entire home—from top to bottom—as energy-efficient as possible.

TAXES AND HOMEOWNERSHIP

irs.gov: On the IRS homepage, click on the "Forms and Pubs" tab, then enter "Publication 530" into the Search field, so you can print a copy of **Publication 530—Tax Information for Homeowners**. This publication provides details on which homeownership expenses you may and may not deduct from your federal tax return and how to do so.