

First Time Home Buyer Program

Shadowood's key to Confident Home Buying

Shadowood believes you should have every chance possible to own home! Home ownership isn't a dream It's a Goal!

Your home and mortgage will be one of the biggest investments you'll ever make. It's a big decision, and there are lots of steps. At times, it may even seem overwhelming. But, it doesn't have to be and that's where Shadowood comes in and will give you the keys to Confident Home buying. Shadowood's loan officers are trusted professionals that will guide you through the process step by step to help insure your home buying process goes smoothly. How do I get my Keys to the house? Your first step is to request a free consultation by simply completing our online form. The second step will be one of our professional mortgage planners talking with you to analyze, evaluate, and determine how much you can really afford for a down payment, plus your monthly mortgage payments. This process will help you define your buying power. We will also help you understand what to look for when you get ready to shop for that new home. The next step is Shadowood will find the best products and programs to fit within your budget. At the end of this step you will have a pre-approval in your hand or you will have the guidance on what you need to do to obtain your pre-approval. Once you have your pre-approval you are ready to shop for your home. In this step you need to work with real estate agent. Shadowood works with many professional realtors and will provide an agent for you unless you already have an agent you'd like to use. The realtors we work with will provide a list of homes that are within your buying power. Once you are ready they will set up times for you to visit the houses and help you make an offer when you find the home that fits your needs that we determined in step two. The next step is when your offer is accepted and contracts are being signed. Shadowood then takes your pre-approval, collects conditions and gets your mortgage approved so you are set to close on the contracted date. The Last step is you go to a closing where you will be signing all of the legal documents for the purchase and you are now the proud Home Owner so move in! Request a Free Consultation or Apply Now
No Application Fee, No Obligations