



SMART HOMEBUYER GUIDE

11 STRATEGIES THAT CAN **SAVE \$10,000+** WHEN BUYING A HOME

Your complete guide to the mortgage process —
from pre-approval to closing keys in hand.

D. Brandon Feco

Mortgage Broker — KNB Capital

NMLS #297260 | DRE #01319726 | 25+ Years Experience



2001

Serving
Since

500+

Families
Helped

\$200M+

Loans
Structured



WELCOME

A Guide to Understanding the Mortgage Process



Welcome



For many families, buying a home represents stability, freedom, and long-term financial growth — and it's one of the biggest financial decisions most people will ever make.

It's exciting, but it can also feel confusing and overwhelming if you don't fully understand how the mortgage process works.

One thing I've learned after 25 years in the mortgage business is that most people don't struggle because they can't qualify — they struggle because the process isn't always explained clearly.

The goal of this guide is simple: I want to help you understand the mortgage process so you can make smart decisions and avoid common pitfalls.

— **D. Brandon Feco, KNB Capital**

✓ 25+ Years
Experience

✓ Broker
Not a Bank

✓ 100+
Loan Programs

✓ NMLS · DRE
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✓ CA · TX · ID
FL · AZ · TN

Trusted By:

- ✓ First-time homebuyers
- ✓ Real estate investors
- ✓ Self-employed borrowers
- ✓ Veterans and active duty families

Did You Know?

The difference between the right and wrong loan structure can cost buyers \$30,000 or more over the life of a mortgage. This guide was written to help you avoid that mistake.

MEET YOUR MORTGAGE EXPERT

D. Brandon Feco

MORTGAGE BROKER | KNB CAPITAL
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After helping hundreds of families buy homes over the last 25 years, I've noticed something surprising: Most buyers don't struggle because they can't qualify. They struggle because no one ever clearly explained how the mortgage system actually works. That's exactly what this guide is designed to fix.

My goal with this guide is simple:

Help you understand how the mortgage process really works — so you can make smarter decisions and avoid the mistakes that delay many buyers.



25+ Years Experience

\$200M+ in Career Loan Volume

Hundreds of Loans Structured

Inside This Guide

This guide contains 11 proven strategies to help you qualify, save, and navigate the mortgage process with confidence.

1	What Happens After You Apply?	.....
	The mortgage process from application to closing	
2	Improve Your Credit Score	.....
	Small changes that can save you thousands	
3	You Don't Need 20% Down	.....
	Modern down payment options you may not know about	
4	Work With the Right Real Estate Agent	.....
	Why agent-lender collaboration matters	
5	Government Loan Programs	.....
	VA, FHA, and USDA — zero and low down options	
6	Down Payment Assistance	.....
	Programs that can reduce your out-of-pocket costs	
7	Debt-to-Income Ratio	.....
	What it is and how to improve it	
8	Alternative Loan Programs	.....
	Solutions for self-employed and investors	
9	Negotiating Price & Closing Costs	.....
	How to structure a smarter offer	
10	Rent-to-Own Strategies	.....
	A path forward when you need more time	
11	Why Work With a Mortgage Broker	.....
	Access, options, and advocacy	

How to Use This Guide

This guide is designed to walk you through the mortgage process step by step.

Each section highlights one strategy that can help buyers qualify for a home loan sooner, avoid common mistakes, and navigate the process with confidence.

You Don't Have to Read It All at Once

Many readers choose to start with the sections that relate most directly to their situation. If you're focused on credit, jump to Strategy #2. If you're a veteran, Strategy #5 is written for you.

What You'll Find Inside



- 11 strategies for qualifying and navigating the mortgage process
- Common myths about mortgages — and the real facts
- The 7 biggest mistakes buyers make (and how to avoid them)
- A mortgage readiness checklist to help you prepare
- How to take the next step when you're ready

Why This Guide Exists

After more than two decades in the mortgage industry, I've noticed something interesting.

Most buyers don't struggle because they can't qualify. They struggle because the mortgage process isn't explained clearly.

Lenders use language that feels technical. The process has moving parts that aren't always obvious. And buyers often feel like they're making decisions without fully understanding the options available to them.

The goal of this guide is simple:

Help you understand the process so you can make better decisions — and avoid the mistakes that delay many buyers.

A Note from Brandon

This guide isn't about selling you anything.
It's about making sure you have the information you need
to approach this process with clarity and confidence.

The Cost of a Half-Percent

A 0.5% difference in interest rate on a \$500,000 loan
can cost over \$50,000 across 30 years.
Choosing the right loan structure matters more than most buyers realize.

A SMALL DIFFERENCE CAN ADD UP

Why Rate and Structure Matter More Than You Think

We recently worked with a buyer who was comparing two loan scenarios that looked nearly identical. The difference in interest rate was only 0.5%, but over the life of the loan that small change represented tens of thousands of dollars in total cost.

That's why understanding loan structure and timing matters more than many buyers realize.

The 4 Pillars of Mortgage Approval

Every mortgage approval in the U.S. is based on four core factors. Understanding them is the first step to preparing a strong application — and avoiding surprises later in the process.

THE FOUR PILLARS OF MORTGAGE APPROVAL

The Four Pillars of Mortgage Approval



Credit



Income



Assets



Property

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These four pillars form the foundation of every mortgage decision. Understanding them helps you prepare — and avoid surprises later in the process.

Why This Matters

Lenders evaluate all four pillars together — not in isolation.
A weakness in one area can sometimes be offset by strength in another.
Understanding this gives you options when preparing your application.



STRATEGY #1

WHAT HAPPENS AFTER YOU APPLY FOR A MORTGAGE



Strategy #1

What Happens After You Apply for a Mortgage

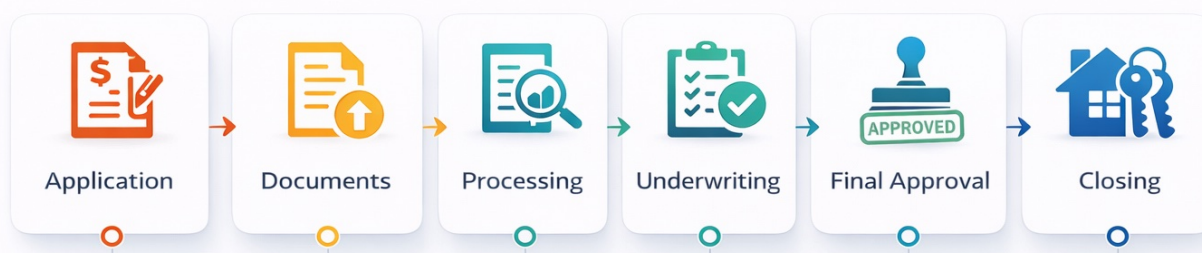
Once you apply for a mortgage, your loan moves through several stages before it can close. Understanding this process helps you know what to expect — and avoid delays.

The Mortgage Approval Process

Here is what happens at each stage after you submit your application:

THE MORTGAGE APPROVAL PROCESS

MORTGAGE APPROVAL PROCESS



Most loans move through this process in 21–30 days, depending on documentation and appraisal timelines.

BEHIND THE SCENES

The Process Is More Predictable Than Most Buyers Realize

Many buyers assume the approval process is unpredictable, but in reality it follows a very structured path. Once documents are submitted and reviewed, the loan moves through processing and underwriting where specific guidelines are applied.

Understanding how this process works ahead of time helps borrowers avoid delays and move from application to closing much more smoothly.

What to Expect at Each Stage

Application: You provide basic financial information and select a loan program.

Documents: You submit pay stubs, tax returns, bank statements, and ID.

Processing: Your loan officer reviews the file and orders the appraisal.

Underwriting: An underwriter verifies all documentation and makes the approval decision.

Final Approval: Any remaining conditions are cleared and your loan is approved to close.

Closing: You sign final documents, funds are disbursed, and you receive the keys.

Brandon's Pro Tip

Getting pre-approved before you shop gives you a clear picture of what you qualify for and shows sellers you're a serious buyer.



STRATEGY #2

IMPROVE YOUR CREDIT SCORE





Strategy #2

Improve Your Credit Score

Your credit score is one of the most important factors in your mortgage application. It helps determine which loan programs you qualify for and the interest rate you receive.

Lenders group credit scores into pricing tiers. Moving from one tier to the next can significantly improve your loan options and lower your interest rate.

The chart below shows how credit score ranges typically affect mortgage approvals and pricing.

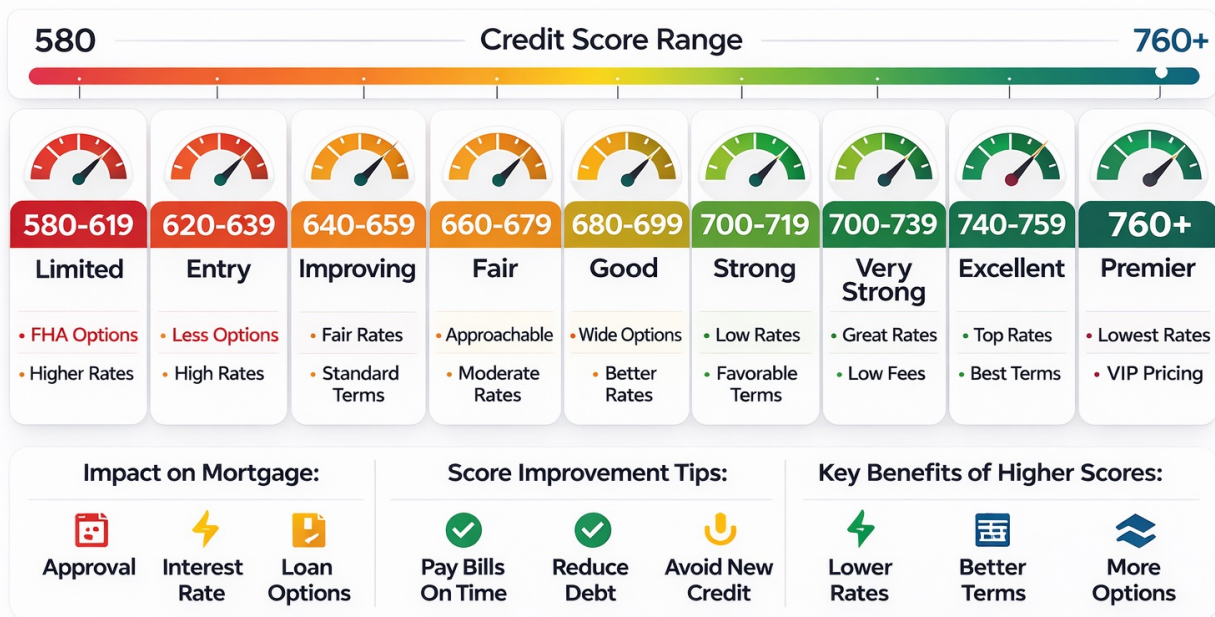
Credit Score Tiers

Here is how credit scores affect your mortgage options:

CREDIT SCORE TIERS

MORTGAGE CREDIT SCORE TIERS

How Credit Score Ranges Affect Mortgage Approval & Interest Rates



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REAL CLIENT EXAMPLE

From FHA to Conventional in Days

A recent client came to us with a 662 credit score and assumed they would only qualify for an FHA loan. After identifying two credit card balances that could be strategically paid down and completing a rapid rescore update, their score increased to 701 within a few days — allowing them to qualify for a conventional loan with a significantly lower interest rate. That single improvement reduced their monthly payment and saved thousands of dollars over the life of the loan.

Expert Tip: Improving Your Credit Score Quickly

Many buyers assume improving their credit will take months or even years. In some situations, however, scores can be improved much faster with the right strategy.

We often use **rapid rescore updates** after certain accounts are paid down or corrected, allowing positive changes to appear on a credit report in days instead of months.

We also use **credit analysis tools** that help identify the actions most likely to raise a borrower's score quickly.

Even a small improvement can move a borrower into a better pricing tier — which may translate into significantly lower interest costs over the life of a loan.

Many buyers are surprised how close they already are to the next credit tier.

How to Improve Your Score

- Pay all bills on time — even one late payment can lower your score
- Keep credit card balances below 30% of your credit limit
- Avoid opening new accounts in the months before applying
- Check your credit report for errors and dispute any inaccuracies

Brandon's Pro Tip

Even a 20-point improvement in your credit score can save you thousands of dollars over the life of a loan.



STRATEGY #3

YOU DON'T NEED 20% DOWN

But Not As Much As You Think





Strategy #3

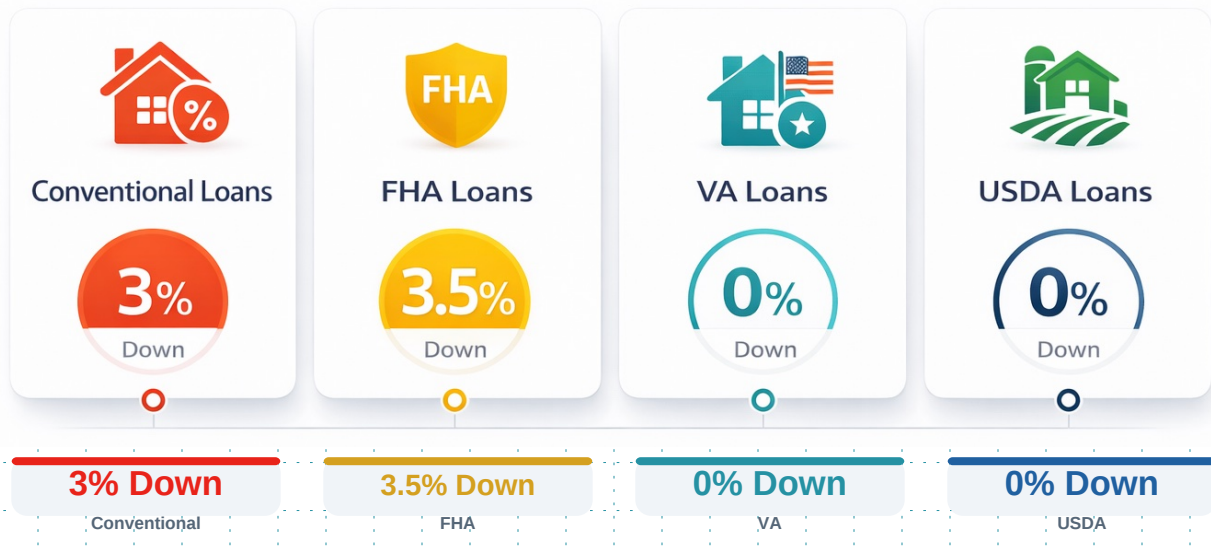
You Don't Need 20% Down — Understanding Modern Down Payment Options

One of the biggest myths in real estate is that you need 20% down to buy a home. In reality, many programs require far less.

Down Payment Options

DOWN PAYMENT COMPARISON BY LOAN TYPE

DOWN PAYMENT COMPARISON



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MANY BUYERS ARE SURPRISED BY THIS

You May Need Less Than You Think

A common misconception we hear is that buyers need 20% down to purchase a home. In reality, many of our clients purchase homes with 3–5% down, and veterans may qualify for 0% down VA financing. In several cases we've helped buyers move forward months earlier than they expected simply by understanding which programs were available to them.

What About Closing Costs?

In addition to a down payment, you'll typically need 2–5% of the purchase price for closing costs. However, in many transactions, buyers can negotiate seller credits to help cover these costs.

Brandon's Pro Tip

Many buyers can purchase a home with less than 5% out of pocket when down payment assistance programs are factored in.

Want to know how much you could qualify for?

Scan below or visit knbcapital.com to run a quick scenario with Brandon.

knbcapital.com | (805) 527-6000



Scan to book a free scenario review with Brandon



STRATEGY #4

**WORK WITH A REAL ESTATE
AGENT WHO COLLABORATES
WITH YOUR LENDER**





Strategy #4

Work With a Real Estate Agent Who Collaborates With Your Lender

Not all real estate agents are equally knowledgeable about financing. Working with an agent who understands the mortgage process can make your transaction significantly smoother.

What to Look For in an Agent

- Experience working with buyers who use the same loan type you plan to use
- A track record of successful transactions in your target area
- Strong communication with lenders throughout the process
- Willingness to explain each step of the transaction clearly

Why Agent-Lender Collaboration Matters

When your agent and lender communicate proactively, potential issues are caught early — before they become delays. This collaboration can be the difference between a smooth closing and a stressful one.

Brandon's Pro Tip

Ask your mortgage broker for agent recommendations.
We work with agents regularly and can refer you to professionals who understand the financing side of the transaction.



STRATEGY #5

EXPLORE VA AND GOVERNMENT LOAN PROGRAMS





Strategy #5

Explore VA and Government Loan Programs

Government-backed loan programs offer significant advantages for eligible borrowers. If you qualify, these programs can dramatically reduce the upfront cost of homeownership.

Government Loan Programs

GOVERNMENT-BACKED LOAN PROGRAMS



FHA



VA



USDA

STRATEGY IN ACTION

The Smartest Loan Isn't Always the Most Obvious One

One buyer we worked with initially assumed FHA would be their only option. After reviewing their full financial profile, we discovered they were just barely within the range for a conventional loan program. By restructuring the loan and adjusting the down payment slightly, they were able to avoid long-term mortgage insurance and reduce their monthly payment, saving a substantial amount over time. Sometimes the smartest loan strategy isn't the most obvious one.

VA Loan Benefits

- No down payment required for eligible veterans and service members
- No private mortgage insurance (PMI)
- Competitive interest rates
- Flexible credit requirements

Brandon's Pro Tip

VA loans are one of the best mortgage products available. If you served in the military, always explore your VA benefit first.



STRATEGY #6

EXPLORE DOWN PAYMENT ASSISTANCE PROGRAMS





Strategy #6

Explore Down Payment Assistance Programs

Saving for a down payment can feel like the biggest hurdle. What many buyers don't realize is there are programs specifically designed to help.

Types of Assistance Available

- Grants that do not need to be repaid
- Low-interest second loans
- Deferred-payment loans
- Closing cost assistance

Who Can Qualify?

Down payment assistance programs vary by state and county. Many are available to first-time buyers, and some are available to repeat buyers in certain income brackets or geographic areas.

Important Note

Down payment assistance programs change frequently and vary by county. Some programs have income limits, purchase price caps, or first-time buyer requirements. A broker who knows your local market can identify which programs you may qualify for.

Brandon's Pro Tip

Down payment assistance programs are often underused because buyers don't know they exist. Always ask your broker about programs available in your specific area.



STRATEGY #7

UNDERSTAND YOUR DEBT-TO-INCOME RATIO





Strategy #7

Understand Your Debt-to-Income Ratio

Your debt-to-income ratio (DTI) is one of the most important numbers in your mortgage application. Understanding it — and how to improve it — can make a significant difference.

What Is DTI?

DTI is calculated by dividing your total monthly debt payments by your gross monthly income. Lenders use this number to determine how much of your income would be going toward debt.

DTI Guidelines by Loan Type

Conventional: Typically up to 45–50%

FHA: Up to 50–57% with compensating factors

VA: Often 50–70% depending on residual income

USDA: Typically 41% front-end and up to ~50% total with approval

How to Lower Your DTI

- Pay down existing revolving debt (credit cards)
- Avoid taking on new debt before applying

- Increase your income or document all income sources
- Consider paying off small balances in full

Brandon's Pro Tip

Sometimes paying off one credit card can lower your DTI enough to qualify for a better loan program or interest rate.

Curious how your income and debts affect what you can borrow?

Call or visit knbcapital.com for a quick no-pressure scenario review.

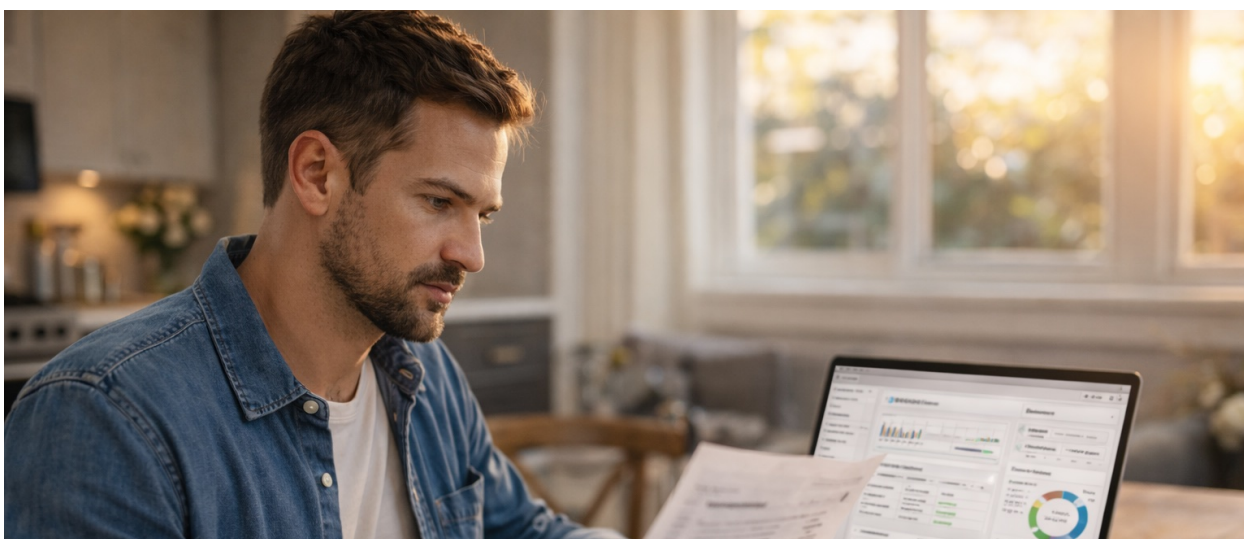
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STRATEGY #8

EXPLORE ALTERNATIVE LOAN PROGRAMS





Strategy #8

Explore Alternative Loan Programs

Many traditional banks cannot offer these programs. Mortgage brokers typically have access to a wider network of lenders that specialize in these solutions — which is one of the key advantages of working with a broker.

Not every buyer fits the traditional W-2 employee mold. If you're self-employed, an investor, or have non-traditional income, there are loan programs designed specifically for you.

Alternative Programs Available

ALTERNATIVE LOAN PROGRAMS

ALTERNATIVE LOAN PROGRAMS



Bank Statement
Loans



DSCR
Investor Loans



Asset Depletion
Loans



Interest-Only
Loans

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REAL CLIENT EXAMPLE

When Traditional Guidelines Don't Reflect Reality

Self-employed borrowers often assume qualifying for a mortgage will be difficult because traditional loans rely heavily on tax return income. However, programs such as bank statement loans or DSCR investor loans can evaluate income differently.

We've helped many self-employed clients qualify for financing using these alternative approaches when traditional guidelines didn't reflect their true financial picture.

Who These Programs Help

- Self-employed borrowers who cannot document income with tax returns
- Real estate investors looking to qualify based on rental income
- Retirees with significant assets but limited monthly income
- Buyers with recent credit events who need flexible guidelines

Brandon's Pro Tip

If a bank has turned you down, it doesn't mean you can't qualify. Non-QM programs have helped many of my clients purchase homes that traditional lending couldn't accommodate.



STRATEGY #9

NEGOTIATE THE PURCHASE PRICE AND CLOSING COSTS





Strategy #9

Negotiate the Purchase Price and Closing Costs

Many buyers focus only on the purchase price, but there are several points in a transaction where negotiation can reduce your total cost.

How Negotiation Reduces Your Cost

REAL ESTATE NEGOTIATION



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Key Negotiation Points

- Purchase price — especially in a buyer's market
- Seller credits toward closing costs
- Repair credits based on home inspection findings
- Closing date flexibility (which can affect prepaid interest)

What About Closing Costs?

In addition to negotiating on price, buyers can often negotiate seller credits to help cover closing costs. In many cases, a seller credit of 2–3% of the purchase price can dramatically reduce what you need to bring to closing — without changing the loan amount.

Brandon's Pro Tip

A seller credit of 2–3% can significantly reduce your out-of-pocket costs at closing without changing the purchase price.



STRATEGY #10

CONSIDER RENT-TO-OWN OR LEASE OPTIONS





Strategy #10

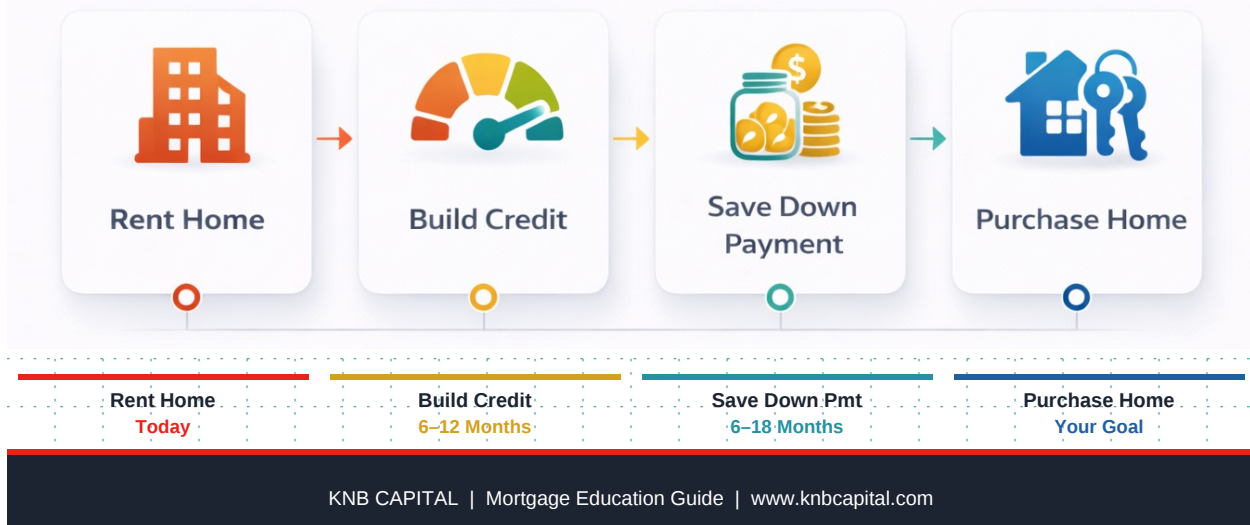
Consider Rent-to-Own or Lease Options

For buyers who aren't quite ready to purchase today, rent-to-own arrangements can be a practical bridge toward homeownership.

The Rent-to-Own Path

RENT-TO-OWN PATH TO HOMEOWNERSHIP

RENT-TO-OWN PATH



Key Considerations

- Typically 1–3 year rental period with option to purchase
- Purchase price is often locked in at the start
- A portion of rent may be applied toward the down payment
- Important to have the contract reviewed by a real estate attorney

Is Rent-to-Own Right for You?

Rent-to-own is not ideal for everyone. It works best for buyers who have a specific timeline, a clear plan to improve their financial profile, and confidence that the property and neighborhood are the right long-term fit.

Brandon's Pro Tip

Rent-to-own works best when you have a clear plan to improve your financial profile during the rental period. We can help you use that time to strengthen your mortgage application.



STRATEGY #11

WORK WITH A MORTGAGE BROKER

Not Just a Bank





Strategy #11

Work With a Mortgage Broker, Not Just a Bank

Many buyers go to their bank first when shopping for a mortgage. While that's understandable, it often means leaving better options on the table.

Broker vs. Bank: Key Differences

Product Access: Broker — Multiple lenders and programs. Bank — Their own products only.

Rate Shopping: Broker — Shops multiple lenders for you. Bank — One rate from one lender.

Flexibility: Broker — Non-QM and specialty programs. Bank — Standard programs only.

Compensation: Broker — Paid by lender, not borrower. Bank — Internal loan officers.

Access to More Programs

As an independent mortgage broker, KNB Capital has relationships with dozens of wholesale lenders — including conventional, government, and non-QM programs. That means more options and better pricing than what a single bank can offer.

Brandon's Pro Tip

Working with a broker means having someone in your corner whose job is to find you the best available option — not just sell you what one institution offers.

Ready to find the right loan program for your situation?

Visit knbcapital.com or call (805) 527-6000 to get a personalized mortgage plan.

knbcapital.com | (805) 527-6000

Mortgage Myths That Confuse Homebuyers

There is a lot of misinformation about mortgages. Let's clear up five of the most common myths buyers encounter.

■ MYTH

You need 20% down to buy a home

✓ FACT

Many programs allow 3%, 3.5%, or even 0% down depending on loan type.

■ MYTH

Your bank should give you your mortgage

✓ FACT

Banks offer only their own products. Brokers access multiple lenders for more options.

■ MYTH

The lowest rate always means the best loan

✓ FACT

Costs, credits, and structure matter too. Always compare the full picture.

■ MYTH

Pre-approval hurts your credit score

✓ FACT

Multiple mortgage inquiries in a short window typically count as just one inquiry.

■ MYTH

If one lender says no, that's final

✓ FACT

Different lenders evaluate files differently. Another approach may still work.

■ MYTH

You must have perfect credit to buy a home

✓ FACT

Many loan programs accept scores starting around 580–620. Credit is important, but it rarely tells the

Brandon's Pro Tip

If you're unsure about something you've heard regarding mortgages, always ask questions and get clear information before making a decision.

The 7 Biggest Mortgage Mistakes Buyers Make

Many mortgage issues are easy to avoid once you know what to look out for.

1

Starting the Home Search Without Pre-Approval

Without pre-approval you may look at homes outside your budget and appear less competitive to sellers.

2

Opening New Credit Accounts During the Loan

New accounts change your debt-to-income ratio and can jeopardize your approval.

3

Making Large Unexplained Deposits

Lenders must verify fund sources. Undocumented deposits cause underwriting delays.

4

Changing Jobs During Escrow

A job change requires extra documentation and can complicate approval. Discuss first.

5

Missing Payments on Existing Debt

Even one late payment during the loan process can create approval issues.

6

Draining Savings Before Closing

Lenders want to see reserves after closing. Maintain healthy savings throughout.

7

Not Asking Questions

Buyers who ask questions early avoid misunderstandings later in the process.

Brandon's Pro Tip

Keep your finances as stable as possible until the loan closes.

Avoid major financial changes unless you discuss them with your lender first.

Mortgage Readiness Checklist

Use this checklist to prepare before applying for a mortgage. The more ready you are, the smoother the process will be.

CREDIT

- ✓ Review your credit report
- ✓ Check your credit score
- ✓ Address any errors or outdated information

DOCUMENTS

- ✓ Gather recent pay stubs (last 30 days)
- ✓ Collect W-2 forms or tax returns (2 years)
- ✓ Organize 2–3 months of bank statements

SAVINGS

- ✓ Calculate savings available for down payment
- ✓ Estimate closing costs (typically 2–5%)

STABILITY

- ✓ Avoid opening any new credit accounts
- ✓ Avoid large unexplained purchases

ACTION

- ✓ Get pre-approved before starting home search
- ✓ Schedule a consultation with a mortgage broker

Brandon's Pro Tip

Preparing ahead of time makes the mortgage process significantly smoother. These simple steps taken early can help avoid delays and create a much better homebuying experience overall.

Could You Qualify for a Home Loan?



Many buyers assume they need perfect credit, a large down payment, or years of financial preparation before starting. In reality, many buyers qualify sooner than they expected.

You May Be Closer Than You Think

You may already be in a strong position if:

- ✓ Your credit score is around 620 or higher
- ✓ You have steady employment income
- ✓ You have saved some funds for a down payment or closing costs
- ✓ You have manageable existing debt

The fastest way to find out where you stand is with a quick pre-approval review. Many buyers are surprised how close they already are.

Sometimes Small Adjustments Make a Big Difference

Over the years I've worked with many buyers who believed homeownership was years away. After reviewing their financial picture, simple adjustments helped them move forward much sooner.

- Improving a credit score slightly
- Paying down a small amount of debt
- Identifying the right loan program
- Exploring down payment assistance

Small changes can unlock opportunities that weren't obvious at first.

How Much Home Can You Afford?

This is one of the first questions every buyer asks — and one of the most important. Understanding your buying power before you start shopping will save you time and help you make confident decisions.

The Key Factors That Determine Your Budget

- **Gross Monthly Income** — Your pre-tax income is the starting point for all affordability calculations
- **Debt-to-Income Ratio (DTI)** — Most lenders want total debt (including the new mortgage) below 43–50% of gross income
- **Interest Rate** — Even a 0.5% rate difference can change your payment by \$100–\$200/month on a \$400K loan
- **Down Payment** — A larger down payment reduces your loan amount and may eliminate mortgage insurance
- **Property Taxes & Insurance** — These are included in your monthly payment (escrow) and vary by location

Example Household

Annual Income: \$120,000 | Good Credit | Manageable Debt

Estimated Buying Power:

\$450,000 – \$520,000

Based on 45% DTI, 7% rate, 5% down. Actual qualification depends on full financial review.

Quick Rule of Thumb

A commonly used guideline: your target home price is roughly 3–4x your annual gross income. So a household earning \$100,000/year may qualify in the \$300,000–\$400,000 range, depending on debts, credit, and loan type.

Get Your Real Number

The only way to know your true buying power is a pre-approval. It takes 15–20 minutes and gives you a real number — not an estimate. Call or text Brandon at (805) 527-6000 to get started today.

Want to know your exact buying power?

Run a free scenario with Brandon — no commitment required.

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Real Examples of Buyers We Helped

Every buyer's situation is different. Here are a few examples of how we've helped clients navigate the mortgage process successfully.

First-Time Buyer

- \$580,000 purchase price
- 3% conventional loan
- Seller credits covered closing costs
- Buyer moved in with minimal out-of-pocket

Self-Employed Borrower

- Qualified using bank statement loan
- \$850,000 home purchase
- No traditional W-2 income required
- Closed in 28 days

VA Buyer

- 0% down payment
- No mortgage insurance (PMI)
- Veteran with strong residual income
- Saved \$400+/month vs. FHA alternative

Results vary based on individual financial situations. These examples are illustrative of typical client outcomes.



READY TO TAKE THE NEXT STEP?

Your path to homeownership starts with a single conversation.



Find Out What You Qualify For in 15 Minutes

No pressure. No obligation. Just clarity.

Whether you're ready to buy now or simply exploring your options, a quick strategy call can help you understand what's possible — and what steps make the most sense for your situation.

In just a few minutes we can review your financial picture, discuss loan programs available to you, and map out a clear path toward homeownership.

What We'll Cover In Your Strategy Call

- ✓ Your real buying power — a real number, not a guess
- ✓ The best loan programs for your specific situation
- ✓ How to lower your interest rate before you apply
- ✓ Down payment options you may not know about

Start Your Homeownership Strategy

START YOUR SECURE PRE-APPROVAL

knbcapital.my1003app.com

Not ready to apply? More questions? Book a Strategy Call.

GET YOUR PERSONALIZED MORTGAGE STRATEGY

Most consultations take about 15 minutes. No pressure — just clear answers.

Final Thought

Homeownership is a journey, and the right information can make that journey much easier.

When you're ready to take the next step, I'm here to help.

D. Brandon Feco — Mortgage Broker | KNB Capital, Inc. | NMLS #297260 | DRE #01319726

Over 25 years helping buyers navigate the mortgage process.

www.knbcapital.com | (805) 527-6000 | info@knbcapital.com