



Grand Valley **HOME GUIDE**

Presented by Major Mortgage & River City Real Estate



The complete homeowner's guide to houses
and homeownership in Mesa County

Welcome to the Grand Valley!

Congratulations on deciding to become a homeowner in the Grand Valley, Colorado!

The Grand Valley has a storied history stretching back decades, and the area has a selection of affordable living options for those from all walks of life. Major Mortgage is here to guide you through the process, and show you everything the Valley has to offer.

Quick Facts



150,000+ people



46 schools & programs



30 minute drive to Monument



Mountain bike capital of CO

Owning a Home at a Glance

Whether it's your first home or your forever home, it's never a bad idea to brush up on some of the basics. Around 65% of the valley call themselves homeowners, and here's a few tips to cement yourself as one of that group:

- **Know your estimated yearly income.**

Knowing your yearly income includes government assistance, programs, Social Security and more.

- **Know your credit.**

Don't enter into any new debt while in the process of buying a home.

- **Have a wishlist.**

Having a wishlist of must-haves and nice-to-haves will make the process of narrowing down the perfect home much smoother.

- **Know your residential history.**

Obtaining approval for a mortgage will be easier with the contact of previous landlords.

- **Have 2+ years of W-2 or I-9 forms.**

This will assist with both taxation and proof of income.

Map of the Valley | Available Properties



River City Real Estate offers a multitude of homeowner services, and specializes in buying and selling energy-efficient homes.



Sean Moon
BROKER ASSOCIATE
970-260-9948

River City Real Estate LLC

rivercitygj

info@RiverCityGJ.com

What First-Time Homeowners Need to Know

Buying a home can be a difficult process - which is why first-time home buyers should know about the variety of resources and

programs available both through Mesa County and Major Mortgage. Some of the most popular ones are included here:



FIRST-TIME HOMEBUYERS QUALIFY FOR AS LITTLE AS \$0 DOWN!

Provided as a loan or grant and secured as a lien against the property, DPA is extended to those that meet certain income restrictions.

It's possible to get a VA loan without a down payment, and with the benefit of more lenient credit and income requirements

These mortgages are designed for lower-income borrowers, allowing for lower minimum down payments and credit scores.

While first-time homebuyers will need to have established credit, Major Mortgage accepts less than perfect credit.

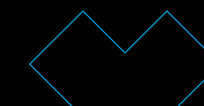


What's New in the Area?

There's always new houses being constructed in the Grand Valley. Check out some of the latest projects being built, from Grand Junction to Fruita. There are also many duplex deals available.

SAY GOODBYE TO STOCK MARKET VOLATILITY

DISCOVER THE STABILITY AND RESILIENCE OF DUPLEX INVESTMENTS



Resources for Families, Students & More

The Grand Valley is home to dozens of schools, programs, and both a university and technical college. Colorado Mesa University and CMU Tech, respectively, host over 14,000 students and offer hundreds of degrees, clubs, and opportunities for students and families to take their education further. There is not shortage of community available for families!

INTERESTED IN STUDENT HOUSING OPPORTUNITIES?

Education Facts



Array of schools and education



70+ degrees



Student housing resources



1 accredited university & technical college



How Major Mortgage Can Help You With Your Dream Home

At Major Mortgage, we understand that purchasing a home is one of the most significant decisions you'll ever make in your life. Whether you're a first-time buyer or a seasoned homeowner, the journey to finding the perfect mortgage can be daunting. That's where we come in!

WE OFFER...

Conventional Mortgages

Construction Loans

Refinancing Assistance

VA & Veteran Loans

jumbo Mortgages

Down Payment Assistance

Our mission is simple: to make the home-buying process as smooth and enjoyable as possible. As a leading mortgage provider, we have been helping individuals and families achieve their dreams of homeownership for years.



OUR LOCAL TEAM



Ryar Hayward
PRESIDENT
NMLS #11674
970.270.7949



Michael Harris
TEAM MANAGER
NMLS #1667210
970.985.5299



Garrett Harrison
LOAN OFFICER
NMLS #1958816
970.433.6394



Rick Grassi
LOAN OFFICER
NMLS #2225576
832.250.4500

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2474 Patterson Rd, Ste 200 | Grand Junction, CO 81501 | www.ryarteam.com
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