

March 4

FIRST WEDNESDAY



Debbie Norman
United South Broadway
Corporation



Kimberly Castillo
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Sandy Hernandez
Homewise

Buyer Power in a Changing Market



Faith Begay-Holtrop
Directors Mortgage



Allyson Mendoza
First National 1870



James Rhodes
Primary Residential Mortgage



METRO MARKET STATISTICS DASHBOARD

How to use the Viz | Impact of Lower Rates | The Housing Supply Gap | Housing Affordability | H >

NAR's Metro Market Statistics

NAR created the following visualization that allows you to get the most recent housing, demographic, economic and affordability statistics for your local area

STEP 1: SELECT A METROPOLITAN AREA FROM THE DROPDOWN

Albuquerque, NM

STEP 2: CLICK ON AN ICON BELOW TO SEE THE STATISTICS

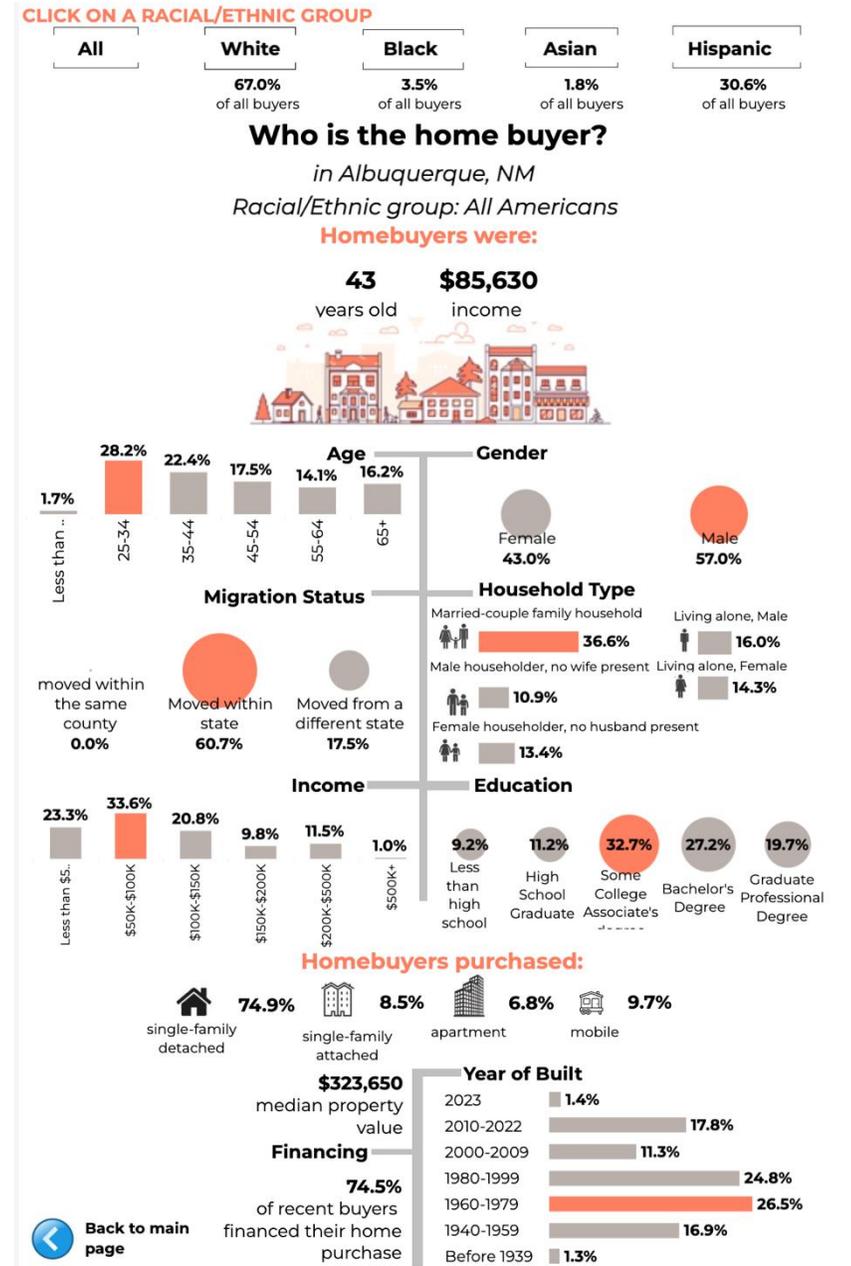
- Impact of Lower Rates
- Housing Affordability
- Housing Statistics
- Financing
- Economic Conditions
- Home Buyer Profile
- Homeownership Demographics
- Demographics

STEP 3: CLICK ON THE BUTTON BELOW TO RETRIEVE A PDF OF THE REPORT

Download a PDF of the report for Albuquerque, NM

Need ZIP code, neighborhood or property-level insights?
 As a REALTOR®, you have access to [Realtors Property Resource® \(RPR®\)](#)—a comprehensive, member-only platform that delivers localized residential market trends by ZIP code, city, county or neighborhood. Analyze inventory, pricing and sales activity over time—then turn insights into professional, branded reports for clients.

NATIONAL ASSOCIATION OF REALTORS®



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United South Broadway Corporation



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HOMEOWNERSHIP COMES WITH SUPPORT

Tools, protections, and help at every stage



Full Cycle of Homeownership



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Preparing financially

Navigating market
challenges

Staying stable through
life changes

Protecting your
investment long-term

Prepare → Buy

→ Own →

Stabilize →

Grow



Built-In Mortgage Safety Nets



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Most mortgages include options called loss mitigation

Designed for temporary setbacks

Encourages early communication

Focused on keeping homeowners stable



How Loss Mitigation Works



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Temporary payment
reductions

Repayment plans

Loan modifications

Time to stabilize
financially

**One difficult season doesn't have to undo
years of progress.**



Free HUD-Certified Housing Counseling



Professional, certified
counselors

Confidential guidance

Personalized action plans

Support through every
stage

No cost.

**No hidden
fees.**



Why This Builds Buyer Confidence



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Reduces fear of the “what ifs”

Protects credit and equity

Encourages early solutions

Supports long-term housing stability



If a Foreclosure Notice Arrives



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In New Mexico:

Foreclosure goes through the court system

Homeowners have rights

Solutions are available

Receiving a notice does not mean losing your home.



Court-Facilitated Mediation



Structured negotiation with your lender

Supervised by the court

Focused on resolution

You don't have to go through this alone.



Legal Help When Needed



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If income-qualified:

Free legal representation

Protection of homeowner rights

Continued effort toward resolution

Access to help should not depend on income.

Early Connection = Better Outcomes



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The sooner
homeowners reach out:

More options

Less stress

Greater stability



What to Say to Buyers



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Homeownership comes
with support systems

HUD-certified counselors
are like coaches

Most mortgages include
built-in options

If things ever feel tight...

You're not alone

This doesn't mean you're
out of options

If legal help is needed...



Homeownership is a journey.

Support exists at every stage.

Asking for help is a strength.

Staying housed builds wealth and stability.

Call USBC 505-764-8867

www.unitedsouthbroadway.org



U N I T E D
S O U T H
B R O A D W A Y
C O R P O R A T I O N

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**FIRST
WEDNESDAY**

QUESTIONS?



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Homewise



Sandy Hernandez





Homewise™

Unlock Life

Welcome to HOMEWISE Workshop





Homewise™

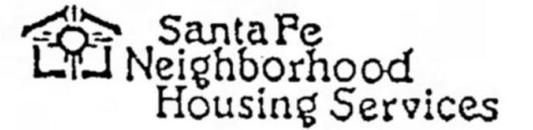
Unlock Life

Bienvenidos a HOMEWISE Power Hour Workshop



HOMEWISE

Our Mission is to help create successful homeowners so that they improve their financial wellbeing and contribute to the vitality of our communities.



1986 - 2003



2003 - 2025



Financial Fitness

The ability to make informed judgements and effective decisions about the way you make, spend and save your money.

HBE Required all clients



Loan Structure

Conventional Loan Only

- **80/20 CLTV**
- **Finance Closing Cost**
- No PMI



Homewise™

Unlock Life

Down Payment Assistance

CABQ
CENSUS
CITY OF RR



Homewise™

Unlock Life

Credit Building Savings Program

1:1 Match

Saving Only

9:1 Match

Homeownership



Homewise™

Unlock Life

THANK YOU

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Mortgage Lending Officers



Faith Begay-Holtrop
Directors Mortgage

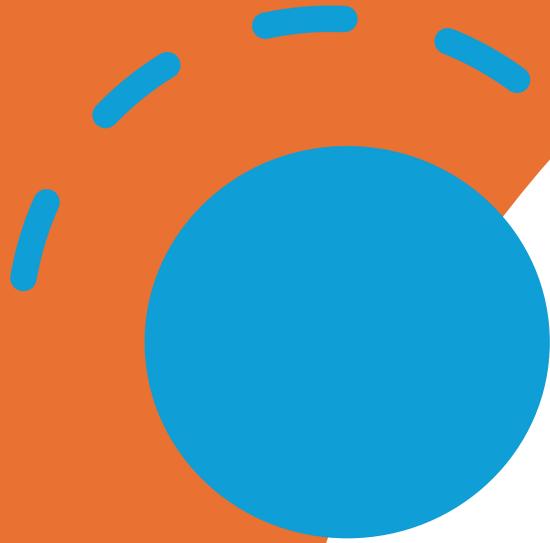


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The Power of Partnership in Today's Market

Building Buyer Power: From Pre-Approval to Closing

Building a Buyer Than Can Actually Close

Preapproval is more than a credit pull

Credit

- Score matters — but structure matters more
- Rapid rescore & payoff strategy when needed
- Avoiding mid-transaction credit surprises

Income (Especially Variable Income)

- Bonus, overtime, commission averaged correctly
- Self-employed income analyzed properly
- Avoiding “Zillow math” mistakes – online mortgage calculators

Assets

- Down payment + closing costs + reserves
- Gift funds & documentation
- Identifying DPA eligibility early

Work History

- 2-year history reviewed
- Gaps explained upfront
- Job changes structured correctly

DPA: Not Just of First-Time Buyers

First Time Homebuyers MFA – FirstHome

- 620+ credit
- Income & price limits (county specific)
- 3 Mortgage Loans:
 - 1st mortgage – Conv, FHA, VA USDA
 - 2nd - 4% of purchase price (30-year)
 - 3rd - \$10,000 third (0%, 15-year)

Non-First Time Homebuyers Options

- 600+ credit
- No income limits options
- 2-units allowed
- 3.5%–5% DPA (forgivable or repayable)

Same \$10,000. Two Very Different Results.

Example: \$365,000 | 5% Down | 6.75% Rate | Conventional
P+I = \$2249

Price Reduction



New Price:
\$355,000



New Pymt =
\$2187
~\$62/month
savings



Minimal impact
on cash to
close

Seller Credit → Rate Buydown



Rate 6.75% → 6.125% (\$5000)



New payment \$2107 ~ \$142/month
savings



Lower cash to close (\$5000)



Stronger payment impact

ONE MORE EXAMPLE TO BUYDOWN RATE

Purchase Price \$365,000 – P+I Only

Conventional 2/1 BuyDown

5% Down Payment

Loan amount	\$346,750				
Interest Rate	6.75%				
Loan period in years	30				
Monthly Payment	\$2,249				
Total Payments	360				
2-1 BUY DOWN					
Interest Rate	Original Payment	New Payment	Monthly Difference	# of Payments	Annual Subsidy Pymts
4.750%	\$2,249	\$1,809	\$440	12	\$5,282.42
5.750%	\$2,249	\$2,024	\$225	12	\$2,705.70
2/1 Buydown Cost					\$7,988.12

Why Loop a Lender in Early?

Define the Real Budget

- True DTI calculation
- Rate sensitivity
- Taxes, insurance & reserves included

Deal Security

- Fully vetted pre-approvals
- Credit/income verified
- Fewer surprises

Strategy Partner

- Offer structuring
- DPA alignment
- Listing agent calls



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April 1

FIRST WEDNESDAY

*Protecting
Your Asset*

