



Narragansett Tribe home financing assistance program

HomeBuying Seminar

Join Us

Attention Narragansett Tribal Members!

Join us for an exclusive, informative seminar designed to make the homebuying process simple and stress-free. You'll receive expert tips, helpful guidance, and the confidence to navigate each step of your home-ownership journey. It's a great opportunity to get your questions answered and take the first step toward owning your home!

Exclusive Offer! Learn about Section 184 Indian Home Loans!



Housing Department

4350 S County Trail,
Charlestown, RI 02813



May 6th @ 6PM EST

(Virtual options available)

Learn About

- The Mortgage Process Explained
- Down Payment Assistance
- Credit / Debt and their Importance
- Common Mistakes to Avoid



Sign up Today!

We will have **virtual and in-person attendance options** for tribal members! In-person attendance is limited to **10** participants. To reserve a spot, please contact **The Housing Department at 401-364-1100 x 233 // hhazard@nitribe.org**



Home Loans Made Easy

Nate Andrews

loan originator | NMLS ID 2602984
401-808-0336 | Nate.Andrews@fcmhomeloans.com



first community mortgage



Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. Please note not everyone will be approved.
FCM NMLS ID 629700



SECTION 184 LOANS



KEY BENEFITS

- ✓ **Lower Down Payment**
2.25% Down for loans over \$50,000
- ✓ **No Monthly Mortgage Insurance**
- ✓ **Flexible Credit Standards**
Underwriter will determine credibility
- ✓ **Supports Tribal Sovereignty**
Enables homeownership on tribal lands



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Mortgage & Homebuying Basics

Role of the loan officer: educate, assess eligibility, and guide borrowers from application through closing - PITI

The Homeownership Process

Steps: connect with a lender → apply → choose loan → pre-approval → offer → appraisal/inspections → closing

Personal Finance & Qualification

Income, credit, assets, plus DTI basics and required documents

Loan Program Education

Overview of Conventional, FHA, VA, USDA, Non-QM, Construction, and Down Payment Assistance

Section 184 Indian Home Loan (Major Focus)

Key benefits: 2.25% no MI, and flexible credit standards

Working with a Realtor

Roles: buyer's agent, listing agent, and dual agency; how agents help with search, negotiation, and contracts

Homeowners Insurance & Escrow

Why homeowners' insurance is required; coverage basics; How escrow functions for taxes and insurance

Inspections & Property Requirements

Home inspection, appraisal, termite, water quality, septic, roof, and radon—when they're required

The Do's and Don'ts of Home Loans

Avoid taking on new debt, changing jobs mid-process, or delaying document submission

Q+A with a Loan Officer! - Exclusive Offers & Narragansett Housing Benefits



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