

# A home loan for a 19-year-old? Believe it.



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How do I know millennials are serious about becoming homeowners? This spring, I did a home loan for a 19-year-old and his wife, who also is 19.

Sound crazy? Hardly. Over the past year, I have noticed a sharp increase in the number of young adults who want to buy their first homes. As a lender who specializes in home loans for millennials, it's encouraging to see. And what's more, I can tell my generation is focused, responsible and ready to sign on the dotted line.

Let me tell you a bit more about Steven and Tesa, the 19-year-old couple. Steven moved from Ohio to join the Navy. He's stationed on a ship in Norfolk and quickly realized it's more cost effective to buy a home than continue to rent.

During the loan process, Steven impressed me again and again. Whenever I needed information, he brought it right over. Each time he

pushed out to sea for trainings, he told me when he expected to return and then sent an email when he was back on land.

Steven and Tesa also asked smart questions, which showed me

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they understand the financial commitment of a home loan. For instance, Steven asked about funding fees and closing costs, two topics he researched on his own (millennials love Google) and then came to me for the answers.

And then, at the closing table, I watched Steven sign the paperwork

on his very own house in Chesapeake. It was a proud moment not just for the young couple but our local economy, too. We need millennials to buy homes here, and it's important to educate them on the various loan programs so they'll continue to do so.

Right now in Virginia, there are fantastic loan options for first-time homebuyers and, in some cases, the down payment can be as low as zero percent. Often, young people are closer to homeownership than they realize.

In Hampton Roads, millennials come in all stripes (and all ages) but maintain a common thread: they are determined to tear up the rent check and buy their first home.

So a loan for a 19-year-old? Believe it.

The next generation of homeowners has arrived. ~

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