



ONLY 3% DOWN

NO MORTGAGE INSURANCE REQUIRED

Homeownership made Easy!

That's right! Pay \$0.00 in mortgage insurance with a down payment as low as 3%

First-Time-Homebuyers:

Homeownership Education required

- Minimum credit score of 640
- Minimum 3% down payment
- Minimum 10% down payment for 2-unit*
- Debt To Income Ratio 43%

Experienced Homeowner:

Homeownership Education NOT required

- Minimum credit score of 680
- Minimum 5% down payment
- Debt To Income Ratio 41%

PURCHASE ONLY • MIN. LOAN AMOUNT \$100K



EQUAL HOUSING
OPPORTUNITY