



# 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