



Unique Financing Program for First-Time Home or Low to Moderate Income Buyers

No Points, Fixed Rate Interest Only Payment

We offer a solution to help you when purchasing or refinancing primary owner-occupied properties and those who may not qualify for a traditional mortgage.

Program Highlights

- 100% financing to \$500,000
- .75% Reduction in Interest Rate.
- No minimum FICO score requirement.
- No PMI mortgage insurance.
- Only \$500 from Buyer required
- Up to \$1200 of un-documented income may be considered.
- No reserves required
- Increased ratios permitted up to 55%+

Eligible First Mortgage Products

- 10/30 Fixed Rate 40 Year First Mortgage (10-years Interest-Only, Fully Amortized for remaining 30)
- 30 year and 40 year Fixed Rate Fully Amortized.

Eligibility Requirements & Restrictions:

- \$500 of Borrowers own funds used in transaction.
- Attendance to approved 4 hour Home Buyer's Workshop.
- 140% Area Medium Income or Property located in a LMICT.
- Up to 12% Seller rate buy-down or Non-Reoccurring contribution.
- No more than (2) 30 day Lates in the last 12 months & some reserves for higher ratios. Payment history considered in all credit decisions. No investors, No non-owner. Full income documentation.

To learn more, please contact: