

Best Rate Finance

32605 Temecula Parkway
Suite 203
Temecula, CA 92592
Phone (951)699-9466

FHA Mortgages

First Time Homebuyers OK

Down Payment as low as 3.5%

100% gift funds OK

Financed up front mortgage insurance +
Monthly mortgage insurance added to the monthly payment(different than
FHA or VA)

Monthly mortgage insurance regardless of LTV

Rate and term refinances to 97.75% LTV
Cash out refinances to 80% LTV

Credit score 580+

Borrowers must show income to qualify

No reserve requirement

Spouse's credit debt in a community property state
must be added to the total debt

Fixed rate terms of either 30 and 15 years

Government insured