

Their Dream House is **Within Reach**

With Our **Low Down Payments**
For **First Time Homebuyers**



HIGHLIGHTS

LOW DOWN PAYMENTS

We Offer Several Products With Down Payments As Low As 3%

Offer the best solution to your first time homebuyers from our great product mix.*

Reduce the worry of the down payment and help your borrowers take advantage of the low rates today!

*Check our guidelines for complete details.

CONTACT ME TODAY!

- **Conventional:** 3% down with 620+ FICO
- **HomeReady:** 3% down payment can come entirely from a gift (same min. FICO applies)
- **VA:** 100% financing with 600+ FICO
- **FHA:** 3.5% down with 580+ FICO
- **USDA:** 100% financing with 640+ FICO
- **Jumbo:** 89.99% LTV up to \$1M and no MI with pristine credit