



# Great loan options to get you into your first home

## FHA Loan Programs

The Federal Housing Administration (FHA) insures a number of loan programs to help you become a homeowner, and we can help you find a lender with the right FHA loan products. There are lots of programs and options to choose from, but rest assured that from start to finish, we know FHA and can find a lender with the right loan product for which you are qualified. We will make the process as smooth and efficient as possible.

- ▶ Fixed rate, adjustable rate, and high balance loan options
- ▶ \$100 down payment for HUD owned real estate (per HUD approval)
- ▶ \$100 down payment for police officers, teachers, and paramedics with the Good Neighbor Next Door program
- ▶ Save on your energy bills with an Energy Efficient Mortgage (EEM)
- ▶ Roll in the cost of a remodel with an FHA 203(k) rehabilitation loan
- ▶ FHA Standard and Limited 203(k) rehabilitation loans are now offered
- ▶ May be eligible for reduced wait times for bankruptcy and foreclosure

**Call us today to get started!**