



# NOW AVAILABLE UP TO 100% FINANCING

Qualified borrowers may now be eligible for up to 100% through our new FHA program.

## MORE ABOUT THE PROGRAM

- Up to a 96.5% first mortgage with up to a 3.5% fully amortizing 2nd mortgage\*
- Minimum credit score of 640
- Maximum DTI of 49.99%
- Primary residence only
- 2/1 buydown options available
- Homebuyer education is required
- No income limit
- Maximum loan amount is based on county income limit per HUD



\*2nd mortgage carries a monthly payment with an interest rate 2% higher than first mortgage note rate. It is fully amortized over 120 months.