

# FHA 99.5% FINANCING



Contact Me Today!

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NMLS#'s - 1208591 & 794445  
AZ NMLS - 0928965 & 0918874



This ½%\* down payment program is designed to help low-to moderate-income borrowers achieve the dream of home ownership.

Make home ownership a reality for your borrowers sooner rather than later. Check out our program requirements and contact us with your questions.

## Borrower Eligibility

Owner-occupied only. No first-time home buyer requirement. May own other property (within FHA requirements). No minimum home buyer contribution required.

## Credit Scores

580 minimum credit score required. Those with no credit score may also qualify with alternative credit. Two-unit properties require a minimum 640 credit score. Manufactured homes require a 660 minimum credit score.

## Property Eligibility

Single family residences, PUDs, FHA-approved condos (must meet FHA requirements and FMC overlays), two-unit properties and manufactured homes.

## Other Details

Income limits are 115% of HUD area median income (AMI). Non-occupying co-borrowers and co-signers are not allowed. Home buyer education is required. **Available in Arizona, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, and Utah.**

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