

# Searching for your next home with no down payment?

We can help you buy now!

Our Zero Down program can help you purchase a home with no down payment requirement. Renters can start building equity and homeowners looking to move or upgrade don't have to wait to accumulate savings.



## Program details:

- Primary residence purchase transactions only\*
- 96.5% FHA first mortgage paired with a 3.5% or 5% down payment assistance (DPA) repayable second mortgage or 3.5% down payment assistance (DPA) forgivable second mortgage\*\*
- Fixed-rate loan with temporary buydown options available
- Credit scores as low as 600
- No minimum borrower contribution required\*\*\*

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Ready to build equity? Reach out today!



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# Save with 3-2-1 Home Plus

With as little as 3% down, you can receive a \$2,000 eGift card to The Home Depot® plus up to \$2,500 towards closing costs and/or down payment.\*



The gift funds with this program can give you peace of mind knowing you have extra resources to put towards minor repairs or improvements without tapping into your cash reserves or placing constraints on the money for your down payment.



## Eligibility and requirements

- Conventional financing with as little as 3% down payment
- First-time homebuyers only
- Credit scores as low as 620
- Includes 1-unit single-family residences, condos and manufactured homes
- Pre-Purchase Counseling is required
- Income limits apply

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## Questions? Let's talk.



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# Which loan program is best for you?

We offer a wide array of loan options to fit your homebuying needs. Together, let's find the loan that fits your life.

## Conventional

The most common type of mortgage to serve the majority of homebuyers

- 3% minimum down payment
- Credit scores as low as 620
- Primary residence, second home and investment financing available
- Mortgage insurance can be canceled once 20% equity is achieved
- Gift funds can be used towards the down payment
- Less money out of pocket

## VA

A no-down-payment option for veterans and active duty service members

- No down payment requirement
- Credit scores as low as 540
- VA approved condos
- Primary residence only
- No monthly mortgage insurance required
- Little to no money out of pocket required
- The seller can help pay for closing costs
- VA rules limit the amount charged for closing costs

## FHA

An affordable government-backed financing option designed for low-to-moderate income borrowers

- 3.5% minimum down payment
- Credit scores as low as 540\*
- FHA approved condos
- Primary residence only
- Lower credit score requirements
- Less stringent income requirements
- Can use other sources of funds for down payment
- Non-occupant co-borrowers allowed for income qualifying

## USDA

A no down payment option for low-to-moderate income borrowers in rural areas

- No down payment required
- Credit scores as low as 540
- Condos must be approved
- Primary residence only
- Less expensive mortgage insurance costs
- Little to no money out of pocket
- Gift funds can be used to lower the monthly payment

Let's talk today.



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