



# Don't Miss Out on the **BEST PRICE** for First Time Homebuyers!

Benefiting borrowers at **100% of the area median income (AMI)** or less (120% in High-Cost Areas).

**Loan Level Pricing Adjustments are waived** for LTVs less than 80%, and credit score of 680 or greater.

## Benefits

- Flexible low down payments, that can come from gifts.
- Reduced mortgage insurance costs.
- Higher loan-to-value (LTV) ratio to help expand qualification.
- Less than perfect credit can qualify.

## Eligibility

- Owner occupied primary residence.
- Single-family homes, condominiums, and townhomes allowed.
- Up to 97% LTV accepted.
- Online homeownership education course required.

To apply or see if you qualify, **Contact me today!**

