

HOME

Home Ownership Made Easy

WELCOME HOME



Whether you are a first-time homebuyer or simply looking to leverage your future income potential, our HOME Loan is your key to homeownership.

With no funds needed for a downpayment, low monthly payments and competitive rates, the HOME Loan is designed to overcome any initial barriers you may face to owning your new home.

BENEFITS TO YOU:

- ▶ **Up to 100% Financing** – Eliminate the need for large downpayments.
- ▶ **10-year interest-only payments** – Save money by only paying the interest due each month on your home loan.
- ▶ **40-year term** – Lower monthly payments than a traditional 30-year term.
- ▶ **Standard Mortgage Insurance (MI) rates** – Standard rates not typically available with your traditional 100% financing loan.
- ▶ **No income restrictions** – No limitations on the amount of money you earn.
- ▶ **Seller concessions** – Sellers are able to pay up to 6% of your closing and prepaid expenses.
- ▶ **Fast underwriting approval** – No waiting to get into your new home.



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BENEFITS TO THE BORROWER:

Our HOME Loan is 40-year adjustable-rate mortgage, with a fixed rate period for the first five years (rate adjusts every six months thereafter). During the first 10 years of your loan, you are required to pay only the interest on your loan, significantly helping to reduce your monthly payments.

- ▶ Up to 100% financing eliminates the need for large downpayments.
- ▶ 10-year interest-only period provides low monthly payments.
- ▶ 40-year loan term offers lower payments than a traditional 30-year loan term.
- ▶ No limitations on the amount of money you earn.
- ▶ Loan amounts up to \$650,000.
- ▶ Seller concessions available.
- ▶ Competitive interest rates.
- ▶ Fast, accurate underwriting and approval.

BENEFITS TO THE BORROWER:

- ▶ No funds for a downpayment = no problem!
- ▶ Low, more affordable monthly payments.
- ▶ Maintain typical mortgage insurance (MI) rates.
- ▶ Leverage your future earnings/income potential to purchase the home you want today.
- ▶ Provides flexibility to make the difference to be able to purchase a new home.
- ▶ One simple, single-loan transaction.
- ▶ Sellers are able to pay up to 6% of your closing costs and prepaid expenses.

For more information, please contact:

Programs available only to qualified borrowers. All borrowers subject to approval. Rates and programs subject to change without notice. Some restrictions may apply.

LET US SHOW YOU HOW EASY IT CAN BE TO BECOME A NEW HOME-OWNER WITH OUR HOME LOAN ... "HOME OWNERSHIP MADE EASY!"