

Home Loans Find out more:

We make 100% financing possible by combining a traditional 80% loan with our 20% down-payment loan, saving you money by eliminating mortgage insurance. Clients are required to invest a minimal 1% of the home purchase price or \$1,000, whichever is less, when participating in 100% financing. **100% Financing Loan Details:**

- 100% financing for your home purchase.
- Competitive interest rate and terms.
- No private mortgage Insurance.
- Minimal investment towards closing costs or pre-pays – 1% of the purchase price or \$1,000 (lesser of the two).
- Credit scores of 620 and above or no credit score. Consideration given on a case-by-case basis when score is below 620.
- Available for all home buyers though you may not own another home at time of closing.
- Income limits apply. For example, a family of four earning as much as \$97,300 annually may qualify. Call for details.
- Seller may contribute no more than 3% of the purchase price toward buyers closing costs and pre-pays.
- Community seconds are available to cover closing costs or pre-pays that are over and above the 3% seller contribution, not to exceed 105% combined loan-to-value.
- 30-, 20-, 15- and 10-year loan terms available depending on loan amounts and debt-to-income ratio.