



## Why a FHA loan is a WISE choice!

*There are many reasons to get a FHA loan...  
here are just a few:*

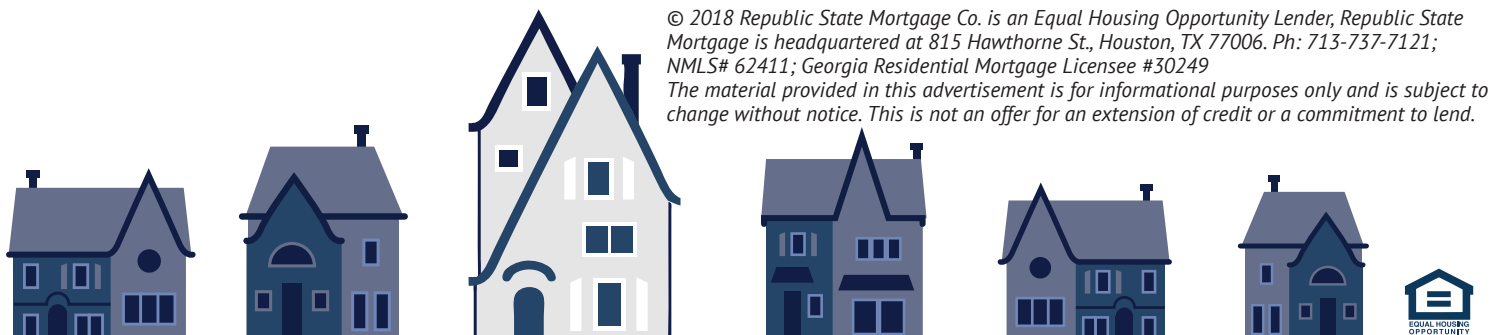
- **Less than Perfect Credit** - Even if you have had credit problems, such as bankruptcy, qualification requirements are less stringent for a FHA loan than a conventional loan.
- **Low Down Payment** - FHA has a low down payment requirement. The down payment money can come in the form of a gift from a family member, employer or charitable organization.
- **Competitive Rates** - In most cases FHA loans have competitive interest rates because the loans are insured by the Federal Government. Always compare a FHA loan with other loan types.
- **Assumable** - FHA loans are assumable to qualified owner-occupant borrowers.

*Why not take advantage of the many benefits and protections that only come with FHA. There is more to buying your home than just the monthly house payment.*

*Inquire about the benefits of an FHA loan!  
FHA is a wise choice.*

## What are the benefits of an FHA loan?

- Low Down Payment
- New Higher FHA Loan Limits
- Credit Scores Down To 580!!!!
- Seller Can Pay All Of Buyer's Closing Costs And Prepays Up To 6%
- Loans Available For One To Four Family Units
- Cash Reserves May Not Be Required
- Gifted Funds Allowed To 100% Of Buyer's Required Investment
- Flexible Qualifying Ratios up to 55% DTI
- Non-Occupying Co-Borrowers Allowed
- FHA 203k Streamline Offers Easy Rehab Funds
- No Pre-Payment Penalty
- Lawful Permanent Resident Aliens And Non-Permanent Resident Aliens Eligible



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