

# 100% **FHA MORTGAGE** LOAN PROGRAM

**NO FIRST-TIME BUYER REQUIREMENTS!**  
**6% SELLER CONTRIBUTIONS ALLOWED.**

## HOW IT **WORKS**

- A second mortgage is used for a down payment
- FHA 1st Mortgage of 96.50% LTV standard FHA rates apply
- 2nd mortgage for down payment amortized over 10 years

### **EXAMPLE OF A 2ND MORTGAGE**

Home Sales Price: \$180,000

3.50% FHA Down Payment = \$6,300

Financed at 6% for 10 Years = \$69.94/Month

Your monthly second mortgage payment is \$69.94

\*APR 10.41%



### **REQUIREMENTS**

- 660 Minimum Credit Score
- 50% Debt-to-income Max
- Cannot own other properties at time of closing

If you would like to get in touch with one of our financial officers, Please Contact Me.



**CARLA HARDY**  
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