



First Time Homebuyers

Many times, First Time Homebuyers have unique situations that may make it more difficult to qualify for a loan. We offer opportunities for borrowers without history of ownership for 7 years to access investment, jumbo, and other expanded loan options so that they can build equity in a home.

Key Features Include:

- ▶ Rent-free borrowers allowed
- ▶ No mortgage insurance required
- ▶ 1099, 12-Month and 24-Month Bank Statement Qualification Available
- ▶ Loan Amounts up to \$1,000,000
- ▶ Credit Scores as low as 680
- ▶ Fixed Rate and Interest Only options available
- ▶ Gift Funds & Seller Concessions Allowed

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CONTACT

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