



## Who can benefit from this loan?

- Borrowers with lower credit scores, minimum of 600 score required.
- Borrowers who might struggle with the 5% minimum down payment that other loan types require.
- Borrowers with higher debt-to-income ratios.
- Borrowers looking to purchase a 1-4 family property and reside in one of the units.
- · Borrowers who require a co-signer.

## **Loan Program Details**

- 3.5% minimum down payment requirement.
- · Max loan amount per county limit.
- Mortgage Insurance required as part of financing package.
- Condominiums must be on FHA approved list.
- · No income limits.
- Seller concessions up to 6% of sales price.
- Gifts allowed.

Competitive rates | Reliable communications | Seasoned mortgage professionals Excellent customer service | Programs to fit their credit needs

IS YOUR BORROWER READY TO BUY A HOME?

Please contact your **Account Executive** for details. Call us today 800.467.3032 or visit us at ghmc.com



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