



**Low down payment ,
even if you have less than perfect or limited credit**

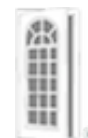
Conventional Purchase Loan Program

The conventional mortgage program has a variety of options to help low and moderate income borrowers purchase a home, including low down payment and eligibility for community seconds or standard subordinate financing.

- ▶ As little as 5% down payment. No money down payment option available if the loan is combined with a community second mortgage.
- ▶ Debt to income ratio up to 50%
- ▶ Credit scores as low as 620
- ▶ One year's tax return can be used to qualify at a higher income level
- ▶ Owner occupied 1-4 Units, condos, and PUDs
- ▶ For single family residences, there is no minimum borrower funds contribution (gift funds up to 100% are acceptable)
- ▶ Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply.

Call us today to learn more!

(800) 900 - 7878



T M O

THE MORTGAGE OUTLET.

NMLS #37635 DRE #01154607