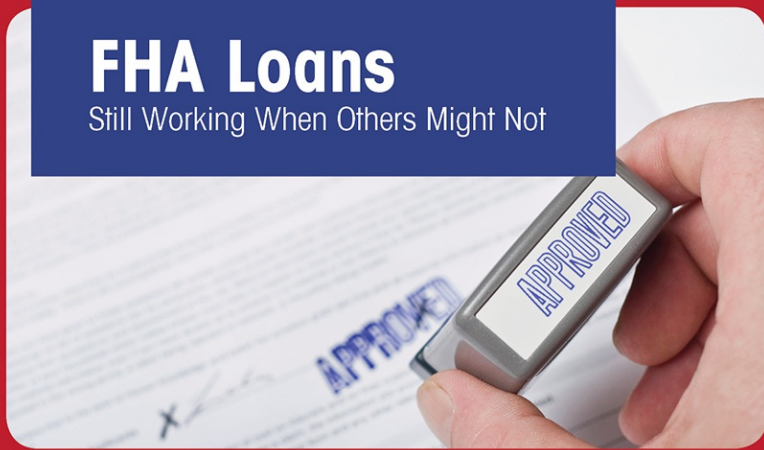


FHA Loans

Still Working When Others Might Not



Here are a few of the beneficial features:

Low Down Payments

As little as 3.5% down will work in most instances, and 5% covers most others.

Higher Loan Amounts

In some areas, FHA maximums can exceed conventional loan limits.

Lower Total Cash to Close

Sellers can help pay closing costs, and borrowers can receive gift money toward their down payments.

Streamlined and Cash Out Refinancing

Subsequent refinancing can be far easier and more lenient than with conventional loans.

Purchase and Rehab Financing

The FHA 203k loan can be a great option for the purchase of homes in need of a quick spruce up or even major remodeling when you don't have sufficient funds to do it on your own.

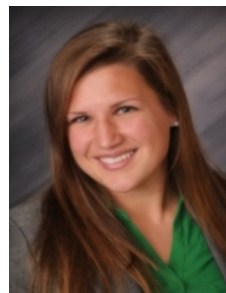
The FHA program continues to evolve, and total mortgage insurance costs have risen. While the increase makes these loans less advantageous than in the past, they are still a good option if your needs and situation preclude you from qualifying for a conventional loan.

Of course, we'll always fully assess your situation, educate you on available options and help guide you to financing that suits your needs.

Reach out, and let's explore the benefits the FHA Program might offer you!



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