



Purchase a home with no money out of pocket

Gift funds, seller contributions, and community second allowed for no out-of-pocket costs

Buy a home without draining your savings account. This attractive home loan program requires only 3% down, which can come from gift funds or community seconds.

- ▶ **“All gift” down payment allowed from acceptable gift donor**
- ▶ **Community second and seller contributions allowed**
- ▶ **Credit scores as low as 620**
- ▶ **Specific mortgage insurance requirements apply. Ask for details.**

Call us today to get started!