

FHA financing offers flexibility and accessibility while providing opportunities for people starting out or starting over to become homeowners.

Apply today, the pre-approval process doesn't take long and there is no obligation.

## **FHA Advantages**

- Down Payment as low as 3.5%
- > Down payment and other required funds may be gifts
- > Flexible credit review
- > Sellers can help with closing costs
- > Fixed or adjustable rates
- > No prepayment penalty
- Eligible for FHA loan 2 years after bankruptcy,
  Chapter 7 discharge date



Call or Visit!

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