



WE'VE PERFECTED "LESS THAN PERFECT."

**CREDIT SOLUTIONS
FOR PURCHASE LOANS.**

We offer a wide range of loan programs for customers with great to less-than-perfect credit and special benefits for first-time homebuyers.

FHA PURCHASE	VA PURCHASE	USDA PURCHASE
FICO scores as low as 500, up to 90% LTV	For active duty service members, Veterans and their families for home purchase	FICO scores as low as 550
FICO scores as low as 580, up to 96.5% LTV	FICO scores as low as 500, up to 100% LTV	No down payment required Up to 100% Financing
Owner-occupied properties only	No down payment required	No cash reserve requirements
Up to 30-year fixed rate term	No mortgage insurance required*	Seller can pay closing costs and pre-pays (restrictions apply)
Down payments as low as 3.5% with qualifying credit	Owner-occupied properties only	Specifically for homebuyers who may be challenged to qualify on income in an eligible rural area
100% gift funds may be used for down payment and closing costs	30-year fixed rate term	Funds can be used for repair and/or renovation
No prepayment penalties	Limit on the amount of origination fees, appraisal fees and closing costs	
Non-occupant co-borrowers are acceptable	No prepayment penalties	

CONTACT US TO LEARN MORE.