






First Time Home Buyers Programs

<p>USDA</p>	<ul style="list-style-type: none"> ▪ No Down Payment Required ▪ Income Restrictions Apply ▪ Properties in Rural areas are accepted ▪ Credit Score of 640 required 	
<p>VA</p>	<ul style="list-style-type: none"> ▪ No Down Payment Required ▪ Loan Limits up to 417K ▪ No Credit Score Limit 	
<p>FHA</p>	<ul style="list-style-type: none"> ▪ 3.5% Down Payment Required ▪ Mortgage Insurance Required ▪ Credit Score as low as 500 	
<p>WCDA</p>	<ul style="list-style-type: none"> ▪ \$1500 Down Payment Required ▪ Income Restrictions Apply ▪ Closing costs can be financed 	
<p>Home Possible/ Ready</p>	<ul style="list-style-type: none"> ▪ 3% Down Payment Required ▪ Reduced Mortgage Insurance ▪ Gift Funds are accepted for the entire down payment. 	



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NMLS 143653

