

# Is FHA Financing Right For You?



## WHO?

FHA-insured loans may be a practical option for:

- First-time homebuyers
- Borrowers without a lot of money for a down payment
- Buyers who are worried about their monthly payments increasing
- Buyers who are worried about qualifying for a loan
- Buyers with less than perfect credit

## WHY?

TFHA-insured loans have competitive interest rates and provide a wide variety of unique benefits because the federal government insures the loans for lenders.

### **BENEFITS INCLUDE:**

#### **SMALLER DOWN PAYMENT**

FHA loans require a cash investment of only 3.5 percent. The money can be a gift from a family member, employer, or charitable organization - an option that other loan programs don't allow.

#### **EASIER QUALIFICATIONS**

FHA insures a mortgage, so lenders are often more willing to offer loan terms that make it easier to qualify.

#### **LESS THAN PERFECT CREDIT**

A borrower does not need an excellent credit score to get an FHA mortgage. Borrowers who have had credit problems will qualify more easily for an FHA loan than for a conventional loan. Easier qualifications. FHA insures a mortgage, so lenders are often more willing to offer loan terms that make it easier to qualify.

### **PROVIDES MORE PROTECTION TO KEEP THE HOME**

FHA has programs to help homeowners stay in their homes and avoid foreclosure.

## HOW?

For more information regarding qualifications, talk with your REALTOR® or a mortgage representative today.



**John L. Scott**  
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*What's important is you.*

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