

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.

HOW?

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

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

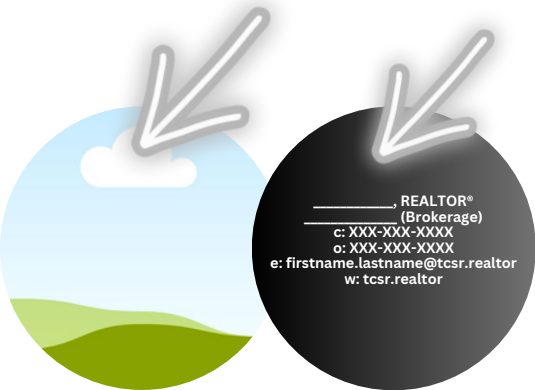
FHA insures a mortgage, so lenders are often more willing to offer loan terms that make it easier to qualify.

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.



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