

YOUR BUYERS COULD GET INTO THEIR DREAM HOME WITH AS LITTLE AS 1% DOWN

- Buyer puts down 1% and lender pays an additional 2%, for a total of 3% down
- Conventional 30-year fixed program
- Buyers can use gift funds and down payment assistance programs for entire down payment

GIVE ME A CALL TO LEARN MORE ABOUT HOW WE CAN HELP YOUR BUYERS GET THE HOME OF THEIR DREAMS.



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LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT, 1517644 OR LICENSED BY THE DEPARTMENT OF BUSINESS OVERSIGHT UNDER THE CALIFORNIA FINANCE LENDERS LAW, 1517644. THE PRINCIPAL AND INTEREST PAYMENT ON A \$200,000 30-YEAR FIXED-RATE LOAN AT 6.500% AND 97% LOAN-TO-VALUE (LTV) IS \$1324.14. THE ANNUAL PERCENTAGE RATE (APR) IS 7.075% WITH ESTIMATED FINANCE CHARGE OF \$5,600. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. RATES CURRENT AS OF 05/23/2023. SUBJECT TO BORROWER APPROVAL. SOME EXCLUSIONS MAY APPLY.