



Minimum Qualifications

At or Above 580+ FICO Score	Cash Available for 10.00% Down Payment
A Stable Income and Ability to Repay	Cash Available to Pay Closing Costs








Quick Summary of Terms

Interest Rate Range*	6.00% to 8.50%
Repayment Period	Up to 30 years
Minimum Cash Down	10.00%
Loan Type	Fixed-rate
Prepayment Penalty	None
Lender Fees	1.50% of the loan amount plus \$550 processing fee

* Last updated 06.01.2023. The stated range above reflects the 3.25% Interest Rate Reduction from the Summer 2023 Interest Rate Promo. Interest Rate Range is tied to the Wall Street Journal Prime Rate and is therefore subject to change. However, once a loan is funded the interest rate is fixed for the life of the loan.



Better Than The Banks

	
The Banks	
Recently Rising Interest Rates 	Recently Lowered Interest Rates 
Shorter Repayment 10-20 YEARS	Longer Repayment 15-30 YEARS
Larger Minimum Down Payment 15%-30%	Smaller Minimum Down Payment 10%
Longer & More Complex LONGER APPROVALS BETTER CREDIT NEEDED 30-60 DAYS TO CLOSE	Quicker, Simpler, Easier 48-HOUR APPROVALS 580+ CREDIT SCORE CLOSE IN 2 WEEKS
