1% DOWN PURCHASE

- ✓ 1% DOWN
- Receive 2% Grant (Free Money)

Can Refinance Anytime

0% DOWN

- Must take out 3% loan
- Must pay off the 3% loan in order to refinance

Income must be 80% of AMI and FICO score is 620+. Single-unit Primary residence, First-time home buyer, Conventional loan only. Maximum grant is \$7000. Conventional loan only. Maximum loan amount is \$350,000. This is not a commitment to lend Terms and conditions: www.loanfactory.com/oneplus



