



100% Financing on Your Next Home Loan

Close with EASE and SIMPLICITY

- FHA loans, combined with the National Homebuyer Fund down payment assistance, can provide 100% financing for your home purchase up to \$472,030
- You may be a first-time homebuyer or an experienced homeowner to qualify for an FHA loan
- Enjoy local underwriting, processing and closing
- FHA loans are available for owner-occupied, single family residences
- Premium pricing is acceptable for closing costs
- 6% seller concessions are allowed
- Credits scores as low as 640 may qualify for an FHA loan
- Debt-to-Income ratios may be as high as 47%
- First-time homebuyers must complete the Fannie Mae HomeView course (no fees):

<https://www.fanniemae.com/education>

96.5% of financing is funded through the FHA loan. 3.5% of sales price is provided through the National Homebuyer Fund down payment assistance (DPA).

DPA offered is 0% on a 2nd lien for up to 30 years or "plus 2%" DPA on a second lien for 10 years at better pricing.

CARROLLTON BANK

Please visit www.carrolltonbanking.com/home-loans to learn more about how we can help.



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