

# DID YOU KNOW YOU CAN PUT 0% DOWN

*and still get a home!*

THE LIBERTY

ADVANTAGE LOAN

A NEW LOAN ASSISTANCE PROGRAM IS OFFERED FROM LIBERTY HOME MORTGAGE.

Available for FHA loans, this is a **second loan offered** so that you put **0% down** instead of the traditional 3.5%. There is no interest on this second loan, and it is **not due** until you refinance or sell your home.

## ELIGIBLE PROPERTIES

- Single Family Residences
- Townhouses
- Condominiums
- Double wide manufactured

## A FEW SPECIFICS

- 2<sup>nd</sup> loan is 3.50% of Purchase Price or Appraised Value, whichever is less
- **Minimum** FICO Score 620

## OCCUPANCY

- **No first-time** homebuyer requirement.
- Borrower **must occupy** the residence as their primary residence within 60 days of closing.
- Borrowers may have **ownership** in other property at time of closing
- Non-occupant co-borrowers **allowed** on FHA loans only.



### CONTACT ME TODAY!

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\*This is not a commitment to lend or extend credit. All loans and collateral are subject to approval. Restrictions and conditions may apply. Terms, rates, data, programs, information and conditions are subject to change without notice and may not be available in all areas.