

FIRST TIME HOME BUYERS

EMBKY

We can help you sort through the many home loan options available for first time buyers

- *USDA Rural Housing Loans – \$0 down payment; designated geographic locations*
- *VA Loans – \$0 down payment; for eligible veterans and military*
- *FHA Loans– 3.5% minimum down payment*
- *Conventional Loans– 3% minimum down payment*
- *203K Renovation Loans – 3.5% down payment, finance improvements into loan amount*
- *One-Time Close Construction Loans – lot, construction & perm financing in one closing*
- *With many of these programs gift funds and seller contributions can be used to cover down payments and closing cost expenses*
- *Down payment assistance programs may be available for qualified buyers*
- *Additional terms and conditions may apply*

Our Loan Officers have all the details ... Call Today!



EMB
L E N D E R S

FULFILLING DREAMS

A DIVISION OF MID AMERICA MORTGAGE, INC

859.296.4495

EMBKentucky.com

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