



Is a low credit score keeping you from buying a home?

Academy offers an ideal solution for those with less-than-perfect credit.

Academy accepts credit scores as low as **580** for FHA 30-year loans.

It is the mission of Academy Mortgage to deliver the dream of sustainable homeownership to as many homebuyers as possible. With our lower credit score requirements for FHA Loans, we are helping homebuyers with credit challenges to achieve this dream.

Program Benefits

- 30-year home loans insured by the Federal Housing Administration (FHA).
- Low down payment options.
- Choose a competitive fixed interest rate and fixed monthly mortgage payment that won't change during the entire term of the loan; OR choose a program with a fixed interest rate for a shorter term that could adjust in a few years.

Program Eligibility and Requirements

- Gifts and municipal grants allowed for down payment and closing cost assistance.
- Eligible properties include single-family homes and approved condominiums.

Contact me today to see if Academy's FHA program can open the door to homeownership for you!



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Loan scenario: \$350,000 purchase price; \$337,750 loan amount; 3.5% down payment; \$1,894/month (PITI); 30-year fixed 2.750% interest rate; 3.785% APR. The MI requirements may change if the homebuyer is putting down more than 3.5% or desires a term less than 30 years. All mortgage products are subject to credit and property approval. Rates, program terms, and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Additional conditions, qualifications, and restrictions may apply. This is not an offer for extension of credit or a commitment to lend. Please contact Academy Mortgage for more information. MAC422-1474528