



Great loan options to get you into your first home

FHA Loan Programs

The Federal Housing Administration (FHA) has a number of loan programs to help you become a home owner, and we can help find you the right loan program to suit your needs. There are lots of programs and options to choose from, but rest assured, that from start to finish, we know FHA and can get you the best loan for which you're qualified. Since we are experts in FHA loans, you can be assured that we can make the process as smooth and efficient as possible.

- ▶ Credit scores as low as 580
- ▶ Fixed rate, adjustable rate, and high balance loan options
- ▶ \$100 down payment for HUD owned real estate (per HUD approval)
- ▶ FHA Streamline with no appraisal, no income and credit scores as low as 620
- ▶ \$100 down payment for police officers, teachers, and paramedics with the Good Neighbor Next Door program
- ▶ Save on your energy bills with an Energy Efficient Mortgages (EEM)
- ▶ Roll in the cost of a remodel with a 203(k) Streamline non-structural rehabilitation loan
- ▶ May be eligible for reduced wait times for bankruptcy and foreclosure

Call us today to get started!

*Grand Oak
Mortgage Company*

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