



Homeowner Loan Program

This program is for homeowners to purchase or refinance a move-in ready single family home, condo, duplex, or townhome in the greater Dallas/Fort Worth metropolitan area. The property must be in good condition and well-maintained. House must be no more than 70 years old and roof at most 15 years. This program is not usable for cash-out or rehab transactions.

This program features:

- Down payment: At least 25% of the purchase price
- Max loan: \$250k
- 30 year fully amortized note
- 10.5% fixed interest rate
- Lender walkthrough fee: \$200
- Application fee: \$70 individual, \$140 joint
- No origination fee
- No pre-payment penalty
- No PMI
- No appraisal
- ITIN accepted
- Fast approval

Fixed-Rate Mortgage: The payment on a 30-year \$100,000 Fixed-Rate Loan at 10.5% is \$914.74 (P&I only). The Annual Percentage Rate (APR) is 10.5%. Payment does not include taxes and insurance premiums. The actual payment amount will be greater.

For more information, please contact:



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