

# COMPETITIVE, FIXED RATE MORTGAGE LOAN w/ No Down Payment Assistance



A great option for buyers that don't need down payment assistance but are interested in an Mortgage Credit Certificate

## Program Details

- Provides a competitive, sometimes below-market, interest rate on the first-lien mortgage
- Open to both first time and repeat buyers
- Both government and conventional loan types available
- Requires minimum 620 or 640 FICO depending on loan type
- No penalties for selling or refinancing after six months (rules apply)
- **Can be combined with a Mortgage Credit Certificate, a tax credit that refunds 15% of your mortgage interest every year (first-time buyers, veterans/active military or targeted areas only)**



Get started by scanning the QR code to see if you may qualify.

**For more information:**