



Prudential
California Realty

HomeServicesLending^{LLC}

Our Low-Cost FHA Home Loans Can Help You Achieve Your Goals More Easily

Whether it's your first home or your fourth – an FHA loan can place your goal within closer reach.

- Purchase a home with little money down.
- Overcome credit challenges, including a limited or less-than-perfect credit history, for qualified applicants.
- Qualify with the help of a family member or friend as your co-signer.

Features that fit your needs

- **ACCOMMODATING** – Flexible credit- and income-qualifying guidelines
- **CUSTOMIZED** – Choice of predictable fixed-rate payments or lower adjustable rate¹ introductory payments
- **FLEXIBLE** – Down payments as low as 3% and no mortgage payments held in reserve
- **OPTIONS** – Gift funds accepted for down payment, provided you meet minimum investment of own funds
- **ASSUMABLE** – Qualified buyers may be able to take over the seller's existing mortgage, including interest rate.

Whatever your home financing needs, we're ready to help with a broad range of programs and personalized service.

HomeInfoSanDiego.com

North County Real Estate

Carlsbad, Oceanside, Vista, San Marcos,
Escondido and Encinitas.

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1. Rate is subject to increase after consummation.

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