



Prudential
California Realty

HomeServicesLending^{LLC}

See FHA Loans In A New Light

Turn Your Active Clients Into Satisfied Referral Sources

FHA loans have come out of the Dark Ages modernized for today's business reality. Newly enhanced FHA guidelines serve all kinds of homebuyer needs. Better still, greatly streamlined processing, reformed appraisal requirements and standardized automated underwriting help keep closings on track.

Buying Benefits:

- Competitive interest rates and loan amounts up to \$729,750 in certain markets¹
- Gift funds or down payment assistance programs allowed
- Seller contributions up to 6% can help reduce cash needed to close or fund a temporary rate buydown
- Renovation and limited repair programs offer up to \$35,000 to upgrade the home
- Lowest annual (1%) and lifetime (5%) caps for ARM loans in the industry
- More flexible credit standards, no income limits and available to documented permanent and non-permanent resident aliens
- Assumption feature builds financing into future sale of the property

Listing Benefits:

- Fully assumable FHA loans give buyers an option to take over the existing interest rate and remaining loan term
- Assumption offers a built-in financing option that increases the marketability of FHA-mortgaged homes for sale
- Moves fixer uppers with renovation and limited repair programs
- Provides an alternative to reducing the listed price with an interest rate buydown feature
- Expands your buyer pool by allowing up to 6% in seller concessions to cover closing costs or fund a temporary interest rate buydown

HomeInfoSanDiego.com

North County Real Estate

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

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Contact us for more details, and let's start building your business today!



1. FHA loan limits vary depending on your geographical location. Increased FHA loan amounts are only available on loans approved by December 31, 2009. Contact your home mortgage consultant for details. This information is for real estate professionals only and is not intended for distribution to consumers or other third parties. Information is accurate as of the date of printing and is subject to change without notice.

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