

# IS FHA FINANCING RIGHT FOR YOU?

MORTGAGES FROM THE FEDERAL HOUSING AGENCY (FHA) ARE A VIABLE AND INCREASINGLY POPULAR OPTION FOR MANY HOME OWNERS.

SHOULD YOU CONSIDER FHA FINANCING FOR YOUR HOME PURCHASE?

**WHO?** FHA-insured loans may be a practical option for:

- First-time homebuyers
- Borrowers without a lot of money for a down payment
- Buyers who are worried about their monthly payments increasing
- Buyers who are worried about qualifying for a loan
- Buyers with less than perfect credit

**WHY?** FHA-insured loans have competitive interest rates and provide a variety of unique benefits because the federal government insures the loans for lenders. Other benefits include:

**Smaller down payment.** FHA loans require a cash investment of only 3.5 percent and the money can be a gift from a family member, employer or charitable organization - an option that other loan programs don't allow.

**Easier qualifications.** FHA insures the mortgage so lenders are often more willing to offer loan terms that make it easier to qualify.

**Less than perfect credit.** A borrower does not need perfect credit to get an FHA mortgage. Borrowers who have had credit problems will qualify more easily for an FHA loan than for a conventional loan.

**More protection to keep the home.** FHA has programs to help home owners stay in their homes and avoid foreclosure.



**HOW?** For more information regarding qualifications, talk with your REALTOR® or a mortgage representative today.



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