

SOUTH WIND FINANCIAL

Providing Competitive Mortgage Programs While Delivering Promised Rates and Terms

FHA LOANS



BENEFITS:

- Lower down payment
- Competitive rates
- Cash investment as low as 3.5%
- No reserves required
- No pre-payment penalties
- Gift of equity for down payment is allowed
- Non-traditional credit is acceptable
- Non-occupying co-borrowers are allowed
- Seller contribution up to 6%

Ask about all our loan programs TODAY! 702-331-8185

FHA loans have been helping people become homeowners since 1934. The Federal Housing Administration insures the loan so lenders can offer better terms.

REQUIREMENTS:

- Must have minimum of 620 FICO score
- 2 years of steady employment
- Bankruptcy must be at least 2 years old, with perfect credit after discharge date
- Foreclosures must be at least 3 years old, with perfect credit since
- 1% Upfront mortgage insurance can be financed into the loan amount
- Monthly mortgage insurance falls off after 60 months
- 3.5% down payment

Call Today for Your Same Day Approval and Take Advantage of Our Unbeatable Mortgage Experience and Services.

702-331-8185

Derek J. Parent and Emily F. Saole



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