



*Dreams Approved Daily®*

## FHA Loan Program

The **Federal Housing Administration (FHA)**, a part of HUD, has been successfully helping people with homeownership since 1934. There are several government insured loan programs available at low fixed rates, requiring very little cash to close. Minimize the amount of cash needed at closing by utilizing gifted funds from a relative or employer, allowable lender and seller credits, and government grants. The flexibility offered in calculating household income, payment ratios, and credit scores, allows PRM, your approved FHA lender, to structure a better deal for you!

### First Time Home Buyer

- Low down and closing costs
- Monthly payments comparable to rent
- Easier credit requirements
- Co-signer allowed

### The Streamlined 203(k) Rehab Loan

- Utilize for renovation or repairs
- One close, one loan, all costs included
- Available for refinance

### Reverse Mortgage

- Benefitting those 62 or older
- Eliminates mortgage payment with possible lump sum or monthly cash distributions

### Streamlined Refinance

- Reduced interest rate
- No appraisal or equity requirement
- Less paperwork & speedy processing

Make your dream of homeownership a reality.

Call today! 503-699-LOAN (5626)



Credit on approval. Terms subject to change without notice. Not a commitment to lend. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)