# THE POWER OF APPROVAL!

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## IN TODAY'S MAR

or wondering if you have enough equity to trade out for another, you may be relieved to know that for most buyers, low down payment options are still available.

### 0 DOWN

The Veterans Administration and the US Department of Agriculture (USDA) both offer a zero down loan program for individuals and/or properties that meet their criteria. Sometimes, loans require little or no cash out of pocket. Some HUD properties are available with as little as \$100 down.

#### **5%**

Fannie Mae / Freddie Mac conventional loans are

#### 3.5%

The Federal Housing Administration (or FHA) loan program can allow as little as 3.5% down, and it is more lenient than most other programs on minimum credit scores and other factors.

available with down payments as low as 5%. The minimum on these programs can change depending on factors such as property type, credit score, occupancy, etc.

## ARE YOU SURPRISED AT HOW LOW YOU MAY BE ABLE TO GO?

While many believe a 20% down payment is required or simply the most prudent, you can see now that it's far from the only option. Whether you've saved a little or a lot, reach out today, and we'll work on finding the perfect formula that's just right for you.

#### CALL TODAY FOR DETAILS!

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