



Homebuyers **SOLUTION PROGRAM**

Through the Homebuyers Solution program, qualified buyers can obtain a 30-year fixed rate loan with a non-repayable down payment/closing cost assistance grant of up to 5% of the final loan amount.

Loan Product	FICO Requirement
FHA	660+
VA/USDA; RD	640+
Freddie Mac HFA Advantage	640+

Home-Buyer Eligibility:

- ▶ There is no first-time home-buyer requirement
- ▶ Maximum 45 debt-to-income (DTI) ratio
- ▶ Standard underwriting requirements
- ▶ All buyers must complete home-buyer education course
- ▶ Income qualification required

Program Eligibility:

- ▶ Home buyers may purchase a home anywhere in Pima County
- ▶ Primary residence only
- ▶ Purchase only

*Geographic restrictions may apply. Programs available only to qualified borrowers. Rates and Programs subject to change without notice. Underwriting terms and conditions apply. VA = Veterans Administration. FHA = Federal Housing Administration. USDA = United States Department of Agriculture. VA, FHA, and USDA not affiliated with Lender. Down payment assistance and subsidy programs are administered through LHM Financial Inc. dba CNN Mortgage and the affiliated DPA administrator.



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