

TRUE ZERO PLUS

NO FIRST-TIME HOMEBUYER REQUIREMENTS

First-Time Homebuyer Education Required

NO INCOME LIMITS

UP TO 3.5% DOWN PAYMENT ASSISTANCE

96.5 LTV First Mortgage | 3.5 LTV Second Mortgage

600 MIN FICO SCORE

620 Minimum FICO for Manufactured Housing

MAX DTI DETERMINED BY AUS

AUS Approval Required

AVAILABLE IN 43 STATES

Except AK, HI, MO, NE, NY, RI, & WA

NON-OCCUPYING CO-BORROWERS ALLOWED

1 OR 2 UNIT PROPERTIES & MANUFACTURED

Double-Wide Manufactured Only | Owner Occupied Only

Please contact your **Account Executive** for details. Call us today **855.463.2630** or visit us at **fcmtpo.com**

© 2024 First Colony Mortgage Corporation. NMLS #3112. Products, pricing, terms, and/or conditions expressed herein are accurate as of the date of publication and subject to change without notice. Refer to current product guidelines on FCMTPO.com for most up-to-date requirements. This is not a commitment to lend. All loans subject to review and approval in accordance with applicable eligibility and regulatory requirements. Please contact your designated Account Executive for assistance. This information is intended for real estate use and not intended for consumer distribution.

2100 W. Pleasant Grove Blvd. Suite 100, Pleasant Grove, UT 84062
855-463-2630 | fcmtpo.com

Don't miss out on the incredible opportunity that True ZERO offers! If you're a lender looking to expand your portfolio and help more homebuyers achieve their dreams, now is the time to act.

Our True ZERO program provides a unique edge in the competitive mortgage market. Offering down payment assistance can set you apart and attract a broader clientele.