

TRUE ZERO

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 48 STATES

Except NY & WA

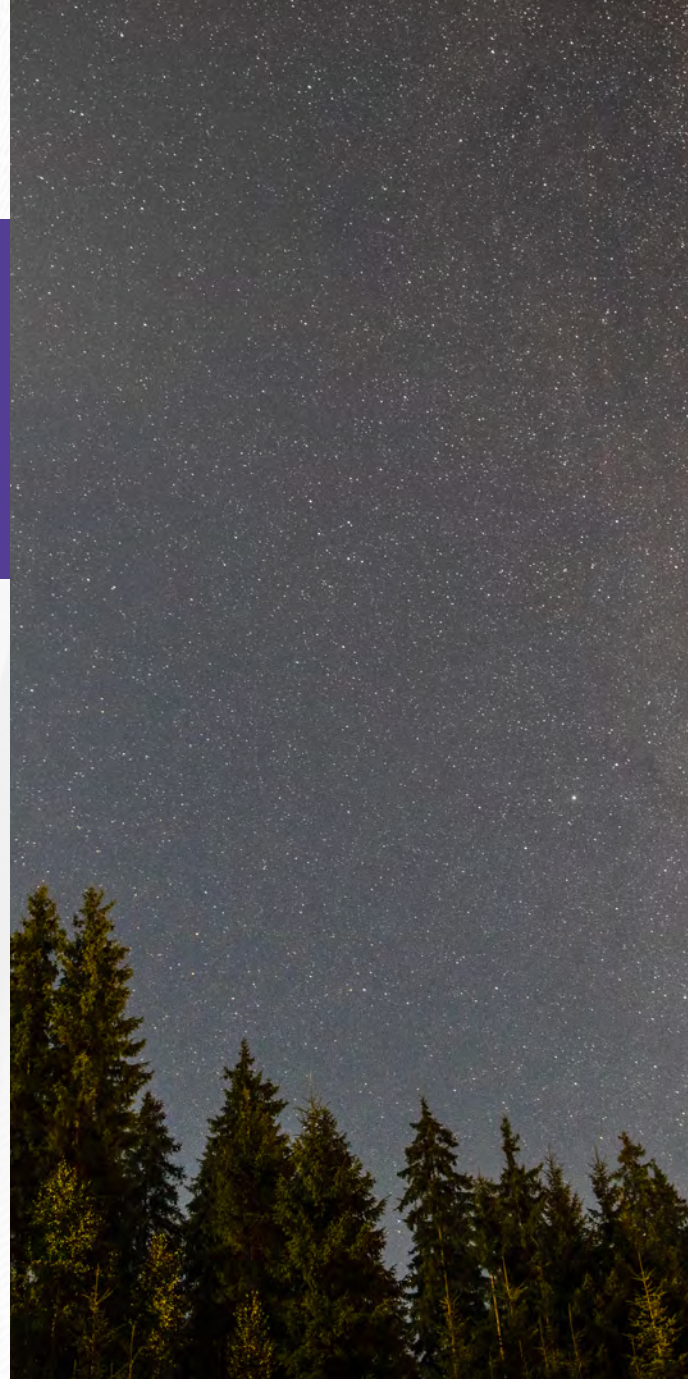
NON-OCCUPYING CO-BORROWERS ALLOWED

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**

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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.