



JUMP START

TO HOME

100% FHA FINANCING

Jump Start provides eligible homebuyers with 100% FHA financing through a 10-year repayable second mortgage.

Eligibility:

- NO First-Time Homebuyer requirement.
- NO household income limits.
- Low credit requirement (Minimum of 620).
- Flexible DTI requirement.
- Homebuyer Education required.

Terms:

- Offers first FHA loan with a Down Payment Assistance (DPA) second loan for 3.5% of the sales price or appraised value.
- Two flexible options for the second loan:
 - Interest free and no monthly payments. Forgivable after 10 years; must still be owner occupied.
 - OR amortized for 10 years.
- Funds can be used for down payment and closing costs.
- Available for FHA loans - loan limits apply.

Additional restrictions and guidelines apply.

For all of your mortgage needs, call your trusted local lender today!



Ron Stowe

Senior Mortgage Loan Officer
NMLS# 231755
Office: (757) 687-5088
Cell: (757) 287-2452
Ron.Stowe@rwtownemortgage.com
rwtownemortgage.com/ronstowe

3 Commercial Place, Suite 1410
Norfolk, VA 23510

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