SHINING STAR FUNDING

6101 BOLLINGER CANYON RD #344 SAN RAMON CA 94583

FORGIVABLE EQUITY GRANT PROGRAM

SCAN CODE

TO FIND OUT MORE

REQUIREMENTS

- FIRST TIME HOME BUYER *(Has not owned a home in last 3 years or is a first time home buyer)*
- INCOME IS BELOW COUNTY ACCEPTABLE LIMITS. *(Ex: Contra Costa and Alameda is $120,880)*
- LOAN IS BELOW COUNTY HIGH BALANCE LIMIT *(Ex: Contra Costa and Alameda is $970,800)*
- DTI BELOW 50% FOR CREDIT SCORE ABOVE 700 AND 45% FOR 660-699
- CREDIT SCORE 660+

ABOUT SHINING STAR FUNDING

We are a team of two successful loan officers, **Depac & Akshay**, and Shining Star Funding is a branch of Finance of America (FOA). FOA is a nationwide lender that has helped over **50,000 families** in the **last 12 months**.

- 22 YEARS OF COMBINED MORTGAGE EXPERIENCE
- QUICK CLOSINGS, COMPETITIVE RATES
- OFFER WIDE RANGE OF LOAN PRODUCTS TO MEET MOST LENDING NEEDS
- DIRECT LENDERS WITH INHOUSE UNDERWRITING AND FUNDING

CASE STUDY

First Time Home buyer buying in Alameda County for **$800,000** putting **20% down** with **credit score of 660** and income of **$104,000 per annum**
Other monthly debt **$200**

Forgivable Grant = $80,000

Down payment = 20% + 10% Grant = $240,000

New Conventional First Mortgage of $560,000

FORGIVABLE EQUITY GRANT PROGRAM AVAILABLE ALL ACROSS CALIFORNIA

SHINING STAR FUNDING

WE ARE ON SOCIAL MEDIA

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