SHINING STAR FUNDING
A DIVISION OF AMERICAN PACIFIC MORTGAGE CORPORATION | NMLS 1850

# LOW DOWN PAYMENT LOANS

*SCAN CODE*

*TO FIND OUT MORE*

**CONVENTIONAL 3% DOWN**

**FHA 3.5% DOWN**

**VA 0% DOWN**


**USDA 0% DOWN**

## BENEFITS OF LOW DOWN PAYMENT LOAN PROGRAMS

- Down Payment Assistance programs have income limit checks. There is no income limit check under FHA,VA and Conventional Loans.
- Down Payment Assistance Programs cap DTI. This stops you from qualifying for more home. DTI limits are higher for FHA, VA and Conventional Loans.
- Credit Score requirements are more lenient as compared to Down Payment Assistance Loans.
- Non owner occupant borrowers are acceptable for conventional and FHA loans. Adding a Non Occupant borrower can help borrowers qualify for more home.
- Lender paid MI options available. Useful if borrower(s) do not qualify for a 2nd loan, 2nd mortgage rates are high or borrower(s) need a fixed interest loan.
- 80/10/10 options available to add a second mortgage and avoid MI.

**AUTOMATED AUS UNDERWRITING**
**SELLER CREDITS ALLOWED**

## ABOUT SHINING STAR FUNDING

We are a team of two successful loan officers, **Depac & Akshay**. Shining Star Funding is a division of American Pacific Mortgage Corporation. APM 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

## DOWN PAYMENT ASSISTANCE PROGRAMS

*(WITH CONVENTIONAL, FHA, VA, AND USDA)*

**10% FORGIVABLE EQUITY GRANT**
*SEE SEPARATE FLIER*


**3-3.5% MY HOME ASSISTANCE**

**2-3% ZERO INTEREST PROGRAMS**


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*This is not a commitment to lend. Prices, guidelines and minimum requirements are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financial decision. Any materials were not provided by HUD or FHA. It has not been approved by FHA or any other Government Agency. A pre approval is not a loan approval, rate lock, guarantee or commitment to lend. An underwriter must review and approve a completed loan application after you are preapproved in order to obtain financing.*
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