



Achieve your dream of homeownership

Our first-time homebuyer program offers low down payment options

With improved pricing for first-time homebuyers who meet income eligibility, this exciting product can help expand homebuying options, with even lower down payment requirements than conventional and FHA loans.

Lowest down payment options available by	
loan type/program:	
Conventional	5%
FHA	3.5%
Our first-time homebuyer program	3%

Eligibility:

- Min FICO score is required
- Max loan amount: conforming loan limit or county high balance limit
- Minimum down payment option: 3%
- · Must meet income eligibility
- · Primary residence only
- · One occupying borrower must be first-time homebuyer

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Proper Rate for current rates and for more information. Proper Rate, LLC is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the Nevada Department of Veterans Services, the US Department of Agriculture or any other government agency. No compensation can be received for advising or assisting another person with a matter relating to veterans' benefits except as authorized under Title 38 of the United States Code. (2022/12/19-1849785)

Let's see if this new program is right for you!



Joe BurkeSVP of Mortgage Lending

O: (773) 435-0637 C: (773) 742-6707 ProperRate.com/joeburke joe@properrate.com 1800 W Larchmont Ave, Suite 301 Chicago, IL 60613



