Community *Reinvestment*
MORTGAGE PROGRAMS

Unlock Your Dream Home with Our Flexible Mortgage Products and Programs!

Check out these reduced down payment programs, grant opportunities, and specialized products for individuals with low to moderate incomes, designed to fit your unique financial needs!

1 HomeRun Low Down Payment Program

Product Highlights:
- Purchase Only
- Primary Residence Only
- No Private Mortgage Insurance
- 640+ FICO Credit Score
- 1% Minimum Borrower Contribution
- Must be in LMI Census Tract or Income Under 80% of Median Family Income for that MSA

2 Community Lending Program

Product Highlights:
- Purchase or Refinance
- Primary Residence Only
- 640+ FICO Credit Score
- Loan-Level Pricing Adjustment (LLPAs) Waived
- HomePossible®| HomeReady®
- Gift Funds Allowed
- Up to 2-Pt Pricing Discount to Lower Rate or Reduce Closing Costs

3 LMI CRA Program

Product Highlights:
- Purchase or Refinance
- 620+ FICO Credit Score
- Eligible For Use With Conventional & Government Loans
- Up to 0.75 Pricing Discount
- Available In Select MSA Areas

4 Presidential New Home Advantage

Product Highlights:
- Non-Homeowners Eligible
- No income limit
- Purchase Only
- Primary Residence Only
- 600+ FICO Credit Score
- Up to $5k in closing cost assistance
- Eligible for certain census tracts within Washington, Arlington, Alexandria, DC, VA, MD MSA areas

5 FHLBank Atlanta Down Payment Assistance (DPA)

Product Highlights:
- Purchase Only
- Primary Residence Only
- Min Credit Score – Follow 1st trust loan product guidelines
- $1k Minimum Borrower Contribution
- Under 80% of HUD Area Median Income
- Up to $15k in grant funds toward down payment and closing costs
- Available in 50 States

6 FHA 100% Financing

Product Highlights:
- 100% Financing with 3.5% 2nd Down Payment Assistance (DPA)
- Purchase Only
- Primary Residence Only
- 600+ FICO Credit Score
- No Income Limit
- Second Lien forgivable After 10 Years
- FHA 1st Lien Mortgage Up To HUD County Limit
- Most Property Types are Eligible
- Available in 48 States (Not NY or WA)

PRESIDENTIAL BANK MORTGAGE

presidentialbankmortgage.com
We lend in all 50 states!