



# Buying Your First Home

Are you ready to buy your very first home? Did you previously own property but no longer own any real estate? Looking for a low down payment option with lower mortgage insurance payments? Do you need flexible credit terms in order to buy the home of your dreams?

## HomeBuyer 123 Financing Can Help

Our Finance Factors HomeBuyer 123 financing program is specifically designed to help borrowers within certain income limits who do not own property at the time of loan closing to buy their own home.

## Benefits of our HomeBuyer 123 Financing

- Up to 97% financing
- Mortgage insurance at about just half the normal rate
- 100% of the down payment funds can be gifted from family
- No reserve requirements for 1-unit properties
- Fast closing

## Easy to Qualify

- Homebuyers cannot own any other residential real estate at the time of loan closing
- Purchase property must either be in an “underserved” area (for properties located in Hawaii) or the borrower must meet certain income limits
- For first time homebuyers, at least one borrower must complete a homeownership education class

## Financing That Fits

Knowledgeable and experienced loan professionals will provide you with the best solutions based on your needs. Call one of our seasoned local loan officers today to discuss taking the first step towards making your home buying dream a reality!



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**FOR REAL ESTATE PROFESSIONALS ONLY**

The foregoing is for informational purposes only and not to be distributed to any consumer. This is not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors' underwriting approval. All information is subject to change at any time.

**THE MODERN WAY TO MORTGAGE**