## FHA loans & Streamline Refinancing

AN FHA LOAN may help you realize your dream of home ownership, even if you

## LOAN BENEFITS

- Low down payment required (can be gifted)
- Family members or certain agencies may gift closing costs & other expenses
- Non-occupant family members can co-borrow
- Seller may contribute up to 6 percent of closing costs
- Fixed and adjustable rates available

## LOAN ELIGIBILITY

In general, you may qualify if you:

- >>> Have a Social Security Number
- Meet income, credit & employment requirements
- Use the new home as your primary residence

Single-family, Condos, Duplexes, 3-4 Unit Properties are eligible with low down payment.

call us today to see if you qualify!



STREAMLINE REFINANCING is available to help lower your monthly mortgage payments and interest rates on your existing FHA mortgage loan.

## STREAMLINE REFINANCING BENEFITS

No income verification, and in most cases, no bank account verification, 640 minimum credit score, and no appraisal required.

Maximum loan amounts and other restrictions may apply. Ask for details. Some products may not be available in all states. Credit and collateral are subject to approval. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Terms and conditions may apply.

northwestbank mortgage



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