

# ZERO DOWN & ZERO INCOME RESTRICTIONS

## HomeZero Program

### Features and Benefits

- 100% CLTV! FHA 1st loan - 96.5% and 3.5% AMB second lien
- Zero Income Restrictions!!
- 2nd mortgage with Repayable or Forgivable Options!
- Note rate on repayable 2nd mortgage is 1st mortgage rate + 2%
- AUS Approval Required
  - Manual Underwrites considered with minimum 660 score and max 45% DTI
- Minimum Credit Score 600!
- Up to 6% Seller Contributions allowed!
- All Borrowers must have at least one credit score

**No Income Restrictions!**  
**No First-Time Home Buyer Requirement!**



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