

100% HOME FINANCING OPTIONS

At Fairway Independent Mortgage Corporation, we offer several 100% home financing options. A loan that offers 100% financing means that it will cover the purchase price of your home, so you will not be responsible for making a down payment. U.S. Department of Veterans Affairs (VA) loans and U.S. Department of Agriculture (USDA) loans fall into this category and are available for qualified borrowers who finance through Fairway.

HERE ARE A FEW HIGHLIGHTS OF EACH PROGRAM:



VA:*

- No prepayment penalties
- No private mortgage insurance (PMI)
- VA financing fees can be rolled into the loan amount
- Variety of eligible property types, including townhomes and VA-approved condos
- 30- or 15-year loan terms

USDA:**

- Low FICO score requirements
- Low interest rates
- Low closing costs
- Gift funds can be used for closing costs
- 30-year, fixed-rate mortgage



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