

# START PACKING!



## NEW options for 1st Time Homebuyers



ONLY  
3%  
DOWN!

### Key features for both programs:

- At least one buyer is a first time homebuyer
- Single unit properties, including townhomes & condos
- Primary Residence
- Gifts may be used for down payment or closing costs
- 30 year fixed rate conventional loans, no ARMs
- Minimum 620 credit score. Loans subject to credit approval

### Trident 3% Down Loan Program

- Mortgage Insurance required for less than 20% down payment
- No income limits apply
- No pre-purchase education required

### My Community Mortgage - 3% Down

- Reduced Mortgage Insurance (MI) is available
- MI required for less than 20% down payment
- Income limits apply
- Pre-purchase homebuyer education is required for at least one homebuyer

Contact your Trident Mortgage Consultant for full details on these loan programs



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