



HOME ADVANTAGE "3" PROGRAM



Introducing a flexible, low down-payment program for borrowers. Cornerstone's Home Advantage "3" program allows as little as 1% borrower contribution towards the purchase of a home, without the added expense of mortgage insurance.

PROGRAM HIGHLIGHTS

- No Mortgage Insurance required
- 3% Down: 1% Borrower Contribution & 2% Funds from a gift
- FICO Score as low as 640
 - Zero Impact to interest rate for credit score and property type
- Eligible Property Types:
 - 1-unit; including condos, townhomes and PUD's
 - 2-units
- No Income limit in designated geographical areas
- Primary residence only
- As low as 1 month reserves
- Max LTV 97%, CLTV 105%
- No FHA/HUD approval required for condominiums



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