



SmartMove

Mortgage Products by IHDA

Offering affordable interest rates, extra flexibility and assistance for funds to be used for down payment and closing costs — Ideal for Borrowers with limited funds — SmartMove offers up to a \$6000 forgivable loan for down payment and closing costs assistance.

Features:

- Offers affordable interest rates, extra flexibility and assistance for funds to be used for down payment and closing costs
- Offers up to \$6000 forgivable loan for down payment and closing costs assistance
- Maximum LTVs from 96.5% to 100%
- Conventional/FHA/USDA /VA insured products available
- Fixed rate loan with an attractive interest rate
- Reduced mortgage insurance requirements on conventional programs

Qualifications:

- Minimum credit score requirement: 620 (FHA and USDA loans); 660 (conventional loans)
- Maximum total debt (back end) ratio of 45%
- Buyer must contribute 1% or \$1K of the purchase price, whichever is greater
- First-time home buyer or qualified exemption
- Household income and purchase price limits apply
- Homeownership counseling is required



Call today for more information!
1-877-838-IHMC (4462)



Terms and Conditions will apply. Offer of credit is subject to approval.

www.inlandhomemortgage.com