

# Do you have buyers who could use help getting into a home?

## I have the FHA solution!

*As an FHA lending specialist, I can help you expand your business with all ranges of borrowers, from first-time homebuyers to move-up borrowers who are looking for a low down payment on higher-priced homes.*



### FHA Program Highlights Include:

#### Increased Loan Limits

- FHA loans currently available up to \$729,750 in higher cost areas
- New loan limit applies to San Francisco, Oakland, Los Angeles metro areas and 11 more in California

#### Minimal Down Payment and Closing Costs

- 3.5% down payment required
- Gift for down payment and closing costs allowed
- No reserves required in most cases
- Seller can credit up to 6% of sales price towards buyers' closing costs and pre-paid expenses

#### Easier Credit Qualifying Guidelines

- Much lower FICO score or credit score requirements than for conventional loans
- More lenient bankruptcy and foreclosure allowances

#### Other Advantages

- First-time homebuyers tax credit of up to \$8,000 upon eligibility through December 1, 2009
- Termite reports not required unless recommended by the appraiser
- "Declining value or soft market" reductions to the loan-to-value may not apply
- Cash out refis available
- RPM has NO mandatory seller-paid FHA fees

**Call me today and find out how FHA loans can expand your business!**



#### Andrea "Andy" Shine

Senior Loan Consultant  
415-897-2826  
ashine@rpm-mtg.com

915 Diablo Ave  
Novato, CA 94947

**RPM**  
MORTGAGE

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