

NO DOWN PAYMENT MORTGAGE

4 OPTIONS TO BUY WITH \$0 DOWN

1

VA LOAN (\$0 DOWN)

- ✓ \$0 down payment
- ✓ 580-620 credit score
- ✓ Must be a veteran or service member
- ✓ Below-market mortgage rates

2

USDA LOAN (\$0 DOWN)

- ✓ \$0 down payment
- ✓ 640 credit score
- ✓ Must have low or moderate income
- ✓ Must live in an eligible rural area

3

HOME BUYER ASSISTANCE

- ✓ Down payment grants and loans
- ✓ 620 credit score (typical)
- ✓ Available in every state
- ✓ Aimed at first-time home buyers

4

PRIVATE ZERO-DOWN LOANS

- ✓ Special purpose credit programs (SPCPs)
- ✓ \$0 down or down payment grant
- ✓ From private banks and lenders
- ✓ Limited to select buyers

No Down Payment Step By Step Course

Judd E. Hollander



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