



Only Half A Percent Down Payment!

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**Only 0.5% Down Payment Gets You in the House of Your Dreams!
Why Rent When You Can Own!**

PROGRAM HIGHLIGHTS:

- **1ST Loan (FHA) 96.5%**
- **2ND Loan 3%**
- **Combined CLTV 99.5%**
- **NO Reserves Needed**
- **NO 1ST Time Home-Buyer Restrictions**
- **FICO score below 620, even NO FICO score permitted for qualified Buyers!**



Helping Californians Achieve the Dream of Home Ownership

Building Relationships on Trust

For more information, please feel free to contact us at 310-751-0938 or visit our website.

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