



MORTGAGE CORPORATION



BRAND NEW Down Payment Advantages

Customer keeping their existing home? No problem! We offer...

5%

Primary Residence
5% down payment available for customers with a minimum credit score of 650

Secondary Housing
5% down payment available for 700+ credit score customers

Additional options for your customers whether or not they are keeping an existing home...

10%

Home Only In-Park
10% down payment option now available for 600-650 credit score customers

Park Model
10% down payment option for 650+ credit score customers

20%

Land Home & Land-in-Lieu
20% down payment option now available for equity customers

**BRAND NEW
Consumer Rates!**
Effective 5-8-19

Home Buyer Benefits

- +** Source of Down Payment
No longer needed for 700+ credit score customers
- +** Single Section Homes
No longer receives a rate increase
- +** 100% Land Equity
Used as value toward down payment on qualified customers
- +** 1099 Customers
Can now be financed at 20% down payment with only 12 full months on the job
- +** Flexible Budgeting
We use a net-disposable-income calculation which allows more buyers to qualify
- +** Unpaved/Dirt Roads
Acceptable on all home-only and land-in-lieu loans; will allow on land-home loans with a minimum credit score of 650
- +** ITIN Customers
Available for all loan programs

**Have Questions or Need More Information?
Speak to a Business Development Manager!**

866-709-6989 | www.21stmortgage.com

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