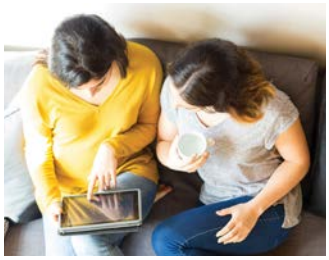
HOME ADVANTAGE Loan Program

Qualified Washington State residents may be eligible for lower mortgage interest rates and down payment assistance.

Apply Today!









The **Home Advantage loan program**, from the Washington State Housing Finance Commission, helps qualified low- to moderate-income home buyers purchase a home.

The program can be used with conventional, FHA, USDA, and VA home loans. Eligible households may also qualify for down payment assistance for a maximum loan amount of up to 4% of the first mortgage loan amount in the form of a deferred second mortgage at **0% interest** and no monthly payment.

HOW TO QUALIFY FOR HOME ADVANTAGE:

- This loan program is available for qualifying residents in the state of Washington.
- Annual household income must not exceed $145,000.
- A 620 credit score is required for each borrower.
- Participants must attend a **FREE** Home Buyer Education Seminar and receive a certificate of completion. Valid for two years.



Contact **Debra** and **Zack** today to see if you qualify for Washington's **Home Advantage loan program** or to learn more about available options.

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