

# True Grant

Be the first one to educate your client about the True Grant program. You will gain an additional client!

This is a True Grant

Zero interest never to be returned. Borrower needs to occupy home per program guides to seek waiver.

Available for Conventional and FHA loans  
640+ Credit Score Needed

Maximum Debt to Income  
FHA 45%  
Conventional up to 50%

Grant  
FHA up to 4% (640+ credit score up to 3%, 660+ score up to 4%)  
Conventional up to 5%

Available in entire state of California

Subject to Underwriter approval

Examples

Scenario A

- Borrower buys home for \$450,000 with 5% down
- Borrower can apply \$22,500 for the 5% down
- Seller can pay for borrowers closing costs
- Borrower gets possession with zero down

*This is not a commitment to lend. Prices and guidelines are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when*

*making a financing decision.*