Government Backed FHA Home Loans

- Flexible credit and income guidelines
- Wide variety of loan options
- Buy a home with as little as 3.5% down
- Fixed rate payments for 15 or 30 years
- Seller concession allowed up to 3% of purchase price
- No Income restrictions

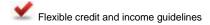
Rural Development Home loans

- Home must be located in RD approved area.
- 100% financing available.
- Fixed rate payments for 30 years
- Seller concession allowed up to 3% of purchase price
- No Monthly Mortgage insurance premium, however RD charges a funding fee of 3.5%
- Income restrictions do apply (Higher than IHA's)
- No Minimum cash from buyers required at closing

Idaho Housing and Finance Down payment assistance program on FHA Home Loans

- Idaho Housing will finance a second mortgage of 3.5% to cover your down payment
- Credit score must be over 700
- Interest rate is 1% higher than mortgage rate of the first mortgage for borrowers with credit scores of 720 or higher.
- Interest rate is 2% higher than mortgage rate of the first mortgage for borrowers with credit scores of 700 to 719.
- Homebuyer education is required for buyers with credit scores lower than 720.
- Good Credit Rewards funds are based on need. Borrowers cannot have more than an equivalent of three months payments in liquid assets after closing.

VA Home loans



100% financing available.

Fixed rate payments for 30 and 15 years

Seller concession allowed up to 4% of purchase price

No Monthly Mortgage insurance premium.

No Minimum cash from buyers required at closing

No Income restrictions

Conventional Loan

Multiple Ioan programs available

Purchase a home with as little as 5% down

Loan amounts up to \$417,000.00

Seller concession allowed up to 3% of purchase price

No Income restrictions

Lower monthly Mortgage Insurance than FHA