

萬通明星 CRA

0% 首付, \$766K, 無抵押保險

6.821% 利率. APR 6.9%

基於 12-19-2023

獨立屋, (公寓多**0.25%**) 信用分 **760**, 債務收入比 **45%**

所有項目如有變動,恕不另行通知,其他條件可能適用。
所有的貸款都要經過核批准和信用審查,本廣告並不代表信用批准。

- 自住購房CRA 特殊款, 0-5%首付, 無抵押保險, 全面文件審核, 債務收入比 45%:
100% LTV, \$766K信用分660+
95% LTV, \$1.149M高餘額上限, 信用分數 680+
- 基礎和高額貸款皆可
- 如符合要求, 可同時申請**\$15K 免費領取**
- 借款人最低出資額 = \$500; 2 個月備用金
- 不僅限於首次購房者, 但不能在交易結束時擁有其他房產
- 僅限於 5 個州的特定縣 (加利福尼亞、馬薩諸塞、北卡羅來納、南卡羅來納、弗吉尼亞)
- 灣區和南加利福尼亞的大多數縣都符合資格
- 受中位家庭收入 (MFI) 限制:
 - 如果是首次購房者或位於多數 / 少數族裔收入限額內, 最高可達中位家庭收入的 150%
 - 如果兩者都符合資格, 則最高可為中位家庭收入的 200%。例如, 聖克拉拉縣最高可達 363,000 美元; 舊金山最高可達 350,000 美元的收入限額。

全美 – 擁有**100+** 資源, 並能直接放 貸, 滿足您特別的貸款需求



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

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