

# 首次买房只需3%首付款

- 不一定需要是第一次买房 (包括三年内没有房产)
- 可以允许担保人一起贷款
- 只能是自住房, 购买或重贷
- 额度可以是conforming和high balance最高到1.089m
- 接受Gift和RSU收入
- 可能有收入限制
- 需贷款保险
- 可以是Fixed或ARM
- 满足条件下, 利率有更多优惠

**Nationwide** – The Direct Lender for ALL Your Mortgage Needs with **100+** Resources

所有项目如有变动, 恕不另行通知, 其他条件可能适用。  
所有的贷款都要经过核保批准和信用审查,  
本广告并不代表信用批准。

请联系：

姓名

邮箱

电话

NMLS#

网址



请立即咨询您专属GMCC贷款专家了解更多详情：Email: [info@gmccloan.com](mailto:info@gmccloan.com)



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.