



# \$100 down gets you into a home

## with the new FHA sales incentives

Introducing FHA & HUD-Owned Home sales incentives — increasing the affordability of homeownership for potential homebuyers.

### Incentives

- Up to 110% LTV,<sup>1</sup> varies by county.<sup>2</sup>
- \$100 down payment with FHA financing.
- \$5,000 may be available for repairs when using FHA financing.
- Some homes may be eligible for a 3% closing cost allowance from HUD.

### What is eligible?

- HUD-owned homes for sale in eligible states and identified by HUD as eligible for \$100 down payment.<sup>3</sup>
- Owner-occupant purchases
- List of eligible homes in each state: <http://www.hud.gov/homes>



Call me to learn more.

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<sup>1</sup>The LTV may exceed 100%, up to 110%, as the result of financing a repair escrow included in the sales contract. The cost of repairs may not exceed \$5,000. The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for Federal income tax purposes. The consumer should consult a tax adviser for further information regarding the deductibility of interest and charges. <sup>2</sup>Refer to maximum loan amounts section in product description. <sup>3</sup>The products are available in all states where HUD is currently offering its \$100 down payment program. See product description for state restrictions. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply.

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