



# FHA Loans!

A low down payment mortgage program



## FHA could be a great option for you! Contact us today

The FHA (Federal Housing Administration) mortgage program is a great option for first-time homebuyers and borrowers looking for a low down payment option with affordable terms. FHA loans require a lower minimum down payment and lower credit score than many conventional loans, with flexible qualification requirements.



Low Down Payment Requirement



Down Payment Funds Can Be Gifted



Flexible Credit Score Requirement



Purchase or Refinance Program



Seller May Contribute Towards Closing Costs



Great for First-Time Homebuyers!

### Contact Advantage One Credit Union

[www.adonecu.org](http://www.adonecu.org)

(815) 772.7215 | NMLS ID# 746583



NMLS ID# 149532

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\*All lending products are subject to credit and property approval. Terms, conditions, and interest rates are subject to change without notice. Certain restrictions may apply and may vary based on borrower qualification and collateral conditions. This is not a commitment to lend. Additional restrictions may apply. Advantage One Credit Union: 204 N. Jackson Street, Morrison, IL 61270 | (815) 772.7215 | NMLS ID: 746583. Member First Mortgage, LLC Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818 | NMLS ID: 149532. Equal Housing Opportunity.