

FHA 100% CLTV Combo Loan Program



Increase homeownership opportunities for borrowers with low-to moderate-income with the FHA 100% CLTV Combo loan program!

This program offers 100% financing in the form of an FHA first lien at 96.5% LTV and a second lien of up to 3.5% LTV to cover down payment and/or closing costs.

Contact me to learn more!

Additional Program Highlights Include:

- FHA first lien PLUS concurrent second lien for 100% CLTV
- Minimum 600 FICO
- Standard 30-year fixed rate FHA first lien
- No First-Time Home Buyer requirement
- No Income Limits
- Easy Underwrite! First lien and second lien have the same guidelines
- Eligible in all states except NY