



Benefits of FHA



- **RPM Mortgage is a full-eagle, HUD approved lender**
- **Loan amounts up to \$729, 750 in high cost areas**
- **3.5% down**
- **Seller can credit up to 6% for ALL closing costs (recurring and non-recurring)**
- **Gift from family member allowed to cover all cash to close**
- **620 minimum FICO score**
- **No declining market reductions to LTV**
- **Streamline, no appraisal, no cost refinance available (must be paying off a FHA loan)**



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RPM
MORTGAGE

Approval subject to, but not limited to, satisfactory appraisal, preliminary title report, clear inspection (if required by contract or appraisal), minimum credit scores and employment history. Maximum loan amounts and other restrictions apply. Ask for details. CA Dept. of Real Estate - real estate broker license # 01111899