

## Less cash to close on FHA loans.

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Buying a home is easier than you think with an FHA (Federal Housing Administration) loan from Bank of America. Qualifying has never been easier with little out-of-pocket cash needed to close.

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### Advantages:

- **Buying more home:** Low starting rate available with little or no cash to close may help you afford more home than you thought possible.
- **Easier to qualify:** No income requirements, alternative credit references acceptable and more flexible credit guidelines than conventional loans.
- **Less out-of-pocket:** Just a 3% investment can come from a gift, grant, approved down payment assistance program, or a secured installment loan.
- **Expanded variety of loan products:** Fixed and adjustable rate mortgage products (FHA Hybrid ARMs).
- **Streamlined refinancing:** Lower your rate on your existing mortgage loan with less documentation thus saving you time and money.
- **Free home buying estimate:** So you'll know exactly how much home you can afford.

**Interested to learn more? Please contact:**

**Steven Velez**

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