

Introducing accessZERO

Empowering Your Clients with Zero Percent Down Payment

Introducing loanDepot's accessZERO¹ program, a unique opportunity for your clients to own a home with zero percent down payment.

This program offers up to 5% down-payment assistance (DPA) to eligible FHA purchase loans. Our goal is to lower the barrier of entry for homeownership, one customer at a time.

Product Details

- Minimum credit score of 600
- DPA structured as fully amortized second mortgage
- FHA purchase loans only
- 30-year fixed first mortgage offers long-term stability
- Open to both first-time and repeat homebuyers

1) Down payment assistance is offered by Tule River Finance Authority and is not offered by loanDepot.com, LLC. loanDepot and Tule River Finance Authority are not affiliated. Not all applicants will qualify for down payment assistance. The smaller your down payment percentage, typically the higher your interest rate. A higher interest rate or points may be required for down payment assistance programs. Minimum credit score and debt-to-income (DTI) requirements, annual income limits, and purchase price limits apply. First time home buyer education may be required. Down payment assistance will come in the form of a second lien loan that must be repaid. Not available in New York. loanDepot.com, LLC is not acting on behalf of or at the direction of HUD/FHA or the federal government. loanDepot.com, LLC NMLS ID 174457. For real estate and lending professionals only and is not an advertisement as defined by section 1026.24 of Regulation Z. Distribution to the general public is prohibited. (101023 120775-0315c)

Empower your clients with accessZERO and simplify their path to homeownership. Connect with me today for more information.



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