

# Need More Flexibility With Your Down-Payment? We Have A Solution For You.

A VARIETY OF CHOICES TO FIT YOUR NEEDS, AND MOST ALLOW SELLER CONTRIBUTIONS TOWARD YOUR CLOSING COSTS.



Additional details and programs are available. Contact me today for your personalized mortgage program analysis.

[Thurl Quigley](mailto:thurl@myservice1st.biz)  
[thurl@myservice1st.biz](mailto:thurl@myservice1st.biz)

970.222.0816

Licensed Mortgage Loan Originator

[NMLS #326147](#)

[CO License: LMB 100010865](#)

**Service First Financial, LLC**

[NMLS: 390194](#)

Phone 970.222.0816 | Fax 866.351.9497  
6227 Clymer Circle | Fort Collins, CO 80528

[www.myservice1st.biz](http://www.myservice1st.biz)

## **FHA**

- Minimum 3.5% down-payment required
- Down-payment may be a gift
- Monthly Mortgage Insurance included
- Up-front Mortgage Insurance may be financed

## **Conventional One-Loan to 95%**

- Minimum 5% down-payment
- Multiple mortgage insurance options

## **Conventional 80/10/10**

- Minimum 10% down-payment
- No mortgage insurance required
- Combination 1<sup>st</sup> and 2<sup>nd</sup> mortgage

## **USDA – Rural Housing**

- No down payment required
- Specific to property by [location](#)
- Guaranty Fee may be financed
- No Monthly Mortgage Insurance premiums
- No maximum purchase price

## **HomePath – Offered by Fannie Mae**

- Low 3% minimum down payment
- Down-payment may be gift, grant, or loan
- No Monthly Mortgage Insurance premiums
- No Appraisal Required
- Up to 6% seller contributions
- Available for 2<sup>nd</sup> Home & Investment Properties

*All programs subject to specific borrower and property qualification*

