



Discover the affordability of homeownership

For those with modest savings, HomeReady mortgage can be a great option. Thanks to features like a low down payment option, * cancelable mortgage insurance ** and more, homeownership can be affordable.

Whether you're a first-time homebuyer trying to get your financial foot in the door, a repeat buyer, or a homeowner looking to refinance and lower your monthly payments, HomeReady mortgage can help.

The path to homeownership may have seemed challenging — until now.

- **Easier Down Payment**—Get help from multiple sources like gifts and grants; no minimum personal funds required
- **Expanded Opportunities**—First-time and repeat homebuyers eligible; co-borrowers don't have to live in the property
- **Online Education Tools**—Gain guidance for long-term homeownership success



*97% LTV can use any fixed-rate term (10-, 15-, 20-, 30-year).

**Restrictions apply.

Are you HomeReady? Contact me today!



Jim Langdon

NMLS #228920 | CA BRE# 1192990
Branch Manager

2200 Sunrise Blvd., Suite 168
Gold River, CA 95670

916-717-5626 **cell**

916-717-5626 **office**

888-541-8662 **fax**

6783897676.mortgage-application.net/EmployeeDetail.aspx?

EmployeeID=44850&

JimL@MCGloans.com



Helping You Feel Right at Home.

A Division of American Pacific Mortgage Corporation, NMLS 1850



© 2020 American Pacific Mortgage Corporation (NMLS 1850). All information contained herein is for informational purposes only and, while every effort has been made to ensure accuracy, no guarantee is expressed or implied. Any programs shown do not demonstrate all options or pricing structures. Rates, terms, programs and underwriting policies subject to change without notice. This is not an offer to extend credit or a commitment to lend. All loans subject to underwriting approval. Some products may not be available in all states and restrictions apply. Equal Housing Opportunity. Branch NMLS # 304050 | Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. APMC DRE# 01215943