

# Your Journey Home Should Start with Zero Worries

Welcome to loanDepot's **accessZERO\*** program, which offers qualified buyers a unique opportunity to buy a home with a 0% DOWN PAYMENT. This program provides up to 5% down-payment assistance (DPA) to eligible FHA purchase loans, so you don't have to stress about saving up.



## How it works:

- Minimum 600 credit score
- DPA is a fully amortized repayable second mortgage
- FHA purchase loans only
- 30-year fixed mortgage
- Available to both first-time and repeat homebuyers

**Have questions? We'd love to help.**

\*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. This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Not all products available in all areas. Other limitations apply. Rates, terms and availability of programs are subject to change without notice. (101923 120775-0315b)



- ☎ (512) 731-4195
- ✉ [mth\\_austin@mthmortgage.com](mailto:mth_austin@mthmortgage.com)
- 🌐 [www.mthmortgage.com](http://www.mthmortgage.com)

12301 Research Blvd.  
Bldg. 4, Ste. 400  
Austin, TX 78759



Rates, terms, and availability of programs are subject to change without notice. MTH Mortgage, LLC. NMLS ID 167881.