

Own your NEW home with NO money down!

100% Financing

★ *Just One Loan* ★

No Mortgage Insurance

30 Year Fixed Rates as Low as 4.750%



Sabrina M. Schmitt
Mortgage Loan Officer



Do you live in Shasta County and make less than \$5,718 a month??
income limits vary depending on county

Do you have \$500.00 in available funds??

Have you made your monthly payments on time for the past year??

1661 East St. #100
Redding, CA. 96001
(530) 242-6354 Office
(530) 242-8006 Fax
(530) 276-1532 Cell

Sabrina.M.Schmitt@bankofamerica.com

If you answered "YES" to these questions then you could be approved through Bank of America to purchase or refinance your home.

Property must be your only owner-occupied primary residence to qualify

Example: A purchase price and loan amount of \$250,000, your monthly mortgage payment would be \$1342.71, with property taxes and homeowners insurance included!!! APR 5.425%

Your rate will be fixed for the entire loan, never becoming an adjustable rate and no pre-payment penalty.

- Up to a 6% seller credit allowed to cover closing costs and/or repairs, etc.
- Double-Wide Manufactured Homes on a foundation post 1976, are allowed
- **NO MINIMUM CREDIT SCORE REQUIRED**
- Loan amounts up to \$500,000