

# HOME LOANS FOR FIRST TIME HOME BUYERS, 550 CREDIT SCORE (Richmond)

Location

Virginia

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We specialize in making purchase mortgages for first-time homebuyers, especially those looking for low down payment loans. We have down payments between 0 and 3.5%, at competitive interest rates. We only deal in government-guaranteed mortgages, with rates in the 4% to 5% range.

If you have a credit score of 550 or above, give us a call. Bankruptcies okay, if seasoned. ( If your score is above 680, you may qualify for lender credits toward closing costs.)

We allow gift funds to be used toward down payments.

Also, ask about our closing cost contribution program for anyone!

ALL CREDITS MORTGAGE INC. ( Virginia properties)



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