

WHAT LOAN PROGRAMS ARE AVAILABLE TODAY FOR PEOPLE WITH LOW-CREDIT?



• FHA

This very popular government mortgage was created to level the playing field so that borrowers with all types of credit can get a mortgage with a competitive rate and affordable payment. People who had credit issues in their past love the FHA.



• USDA

The Department of Agriculture offers home financing to people who live in rural America.

There is no down-payment needed but the USDA lenders are looking for a 620-credit score.



• VA

The U.S. government created the VA program to help active and veteran military borrowers get better access to affordable house financing.

There is no down-payment required, rates are great and there is no mortgage insurance.



• NON-QM

For people with very damaged credit that don't meet the other 3 government options, this provides a solution. You must have \$\$ for a bigger down-payment. This private mortgage program is very popular with borrowers that have difficulty documenting their income.

Home Loans For People With Bad Credit

Tao Wei



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