



FHA LOANS

What Makes a FHA Loan a Great Option?

FHA Loans Require Down Payments As Low As 3.5%

With a FHA loan, your down payment may be as low as 3.5% of the purchase price of your home. In addition, a FHA loan may allow you to use gift or grant money for the down payment and/or closing costs.

FHA Loans Require Less Strict Qualifications

FHA loan credit score minimums are less strict than conventional mortgages. In addition, a co-applicant may help you qualify for an FHA loan even though they do not live in the home.

FHA Loans Provide a Variety of Interest Rates and Terms.

FHA Loans are available in a variety of fixed-rate and adjustable-rate loan options and terms to fit your financial needs and goals.

HomeStar is proud to be the **#1 home loan lender** in Kankakee County since 1991 and growing in Will County.

WHY HOMESTAR?

**HomeStar's Loan Officers have the mindset of a teacher. You can trust them to provide excellent customer service, are easy to talk to and will explain the process every step of the way.*

**Your HomeStar Loan Officer will work with you from the start of your application to personally attending your home closing.*

**HomeStar's large loan team allows your loan to keep moving forward which gets you in your home fast!*



HomeStar Bank & Financial Services has experienced FHA lenders in the counties we service. For more information on FHA loans or other mortgage options contact a HomeStar Loan Officer today!

Call: (815) 468-BANK (2265)

Online: www.HomeStarBank.com

HomeStar Bank
& Financial Services

Member
FDIC
Mar2017(B3-17)

