



WaFd Bank first time homebuyer initiative: There's no place like home.

- Competitive interest rates with no mortgage insurance required
- Available in Dallas, Denton, and Collin Counties
- Single family homes or townhomes only
- Owner Occupied primary residence only
- Low down payment assistance program available
- Seller paid closing costs allowed

How to get started:

- Consult a WaFd Bank professional to determine eligibility
- Start the loan application process with your WaFd Banker
- Find your first home!

Stop in, or give us a call
for further details.

Julia Thomas, Division Manager
972-419-4188

Visit wafdbank.com for the location nearest you.

Program/Eligibility Information:

- First come, first served for eligible applicants
- For true first time homebuyers who have never owned a home before
- Must complete 8-hour approved Homebuyer Education Certificate class
- Income limited to \$66,480 per household
- FICO credit score as low as 640
(Medical collections do not eliminate eligibility)
- Gift funds from immediate family allowed
- Local down payment assistant program funds allowed



All loans and loan terms are subject to credit approval, additional terms and conditions may apply.