

EAGLE.bank is proud to offer extremely...

AFFORDABLE HOME LOANS!

- 95% LTV with No PMI
- Competitive Rates
- Low Closing Costs
- Income limit up to 80% AMI
- Available in Many Hamilton County Ohio Communities



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AFFORDABLE HOME LOANS!

QUALIFICATIONS

Income Limit:	\$77,920
Property Type:	Owner Owner-occupied single family residence, condo (must be an approved condo development)
Loan Purpose:	Purchase and Refinance
Credit Score:	620 minimum credit score - Loan must receive AUS approval with Fannie Mae or Freddie Mac
Payment Record:	Per Home Possible or Home Ready guidelines (AUS)
Trade Lines:	Per Home Possible or Home Ready guidelines (AUS)
Maximum Term:	30 Years
Interest Rate:	Fixed rate
Ratios:	Per Home Possible or Home Ready guidelines (AUS)
Closing Costs:	\$2,195 plus title, recording and pre-paid items
Escrow:	Escrow for property taxes and insurance are required.
Qualifying Lending Area:	Low to moderate income tracts in Hamilton County, OH; check eligibility at: https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx
LTV:	95% maximum
Prior Bankruptcy:	4 years from date of release; Includes short sale, deed in lieu and foreclosure
Home Ownership	Homebuyer training required; all first-time homebuyers must complete some form of ownership counseling program (on-line MGIC or workshop). If they have recently owned real estate, or if it's a refinance with a good payment history, this may be waived.

*Closing costs assume use of Lawyer's Title Company of Cincinnati

Subject to change without notice

