



Unlock the door to your new home with 100% financing from PRC Mortgage.

At PRC Mortgage, we understand that saving for a down payment or covering closing costs can be a challenge. That's why we're excited to offer **Within Reach™**, a program that provides 100% FHA financing for low-to-moderate income individuals and families.

FHA 100% FINANCING

- ☐ 3.5% down payment assistance available

EASY TO QUALIFY

- ☐ No first-time homebuyer requirements
- ☐ No purchase price restrictions
- ☐ Available for purchase owner occupied transactions only
- ☐ Minimum FICO of 640
- ☐ Subject to applicable loan limits

HOW IT WORKS

The **Within Reach™ Plus Down Payment Assistance Program** combines a 30-year FHA first mortgage with stable, manageable payments and a 15-year amortizing second mortgage. The second mortgage is 3.5% of the sales price at an interest rate 2% higher than the first mortgage. There are no income requirements on the down payment assistance, and the second loan can be used towards your down payment and/or closing costs.

Contact your loan originator today to discover how Within Reach™, our 100% financing program, can help unlock the door to your new home!



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