

# No Credit Score Loan

No credit score? No problem.



We have a loan option for any situation, even when borrowers have no credit score at all. There are many reasons why some borrowers are not able to be scored. This program gives those people an opportunity to achieve the dream of home ownership.

## **GUIDELINES INCLUDE:**

- Purchase and Refinance only
- Terms of 10, 15, 20, 25, 30 are available
- If 1 borrower has a credit score the minimum is 620
- Fixed rates Mortgages only
- Must have 2 payment US references
- A good 2 year housing payment history
- No collections, judgments or tax liens for the most recent 24 months
- Primary Residence – 1 unit property only
- Possibly more

Subject to credit approval and certain restrictions may apply. Equal Housing lender NMLS# 129386 This is not a commitment to lend. Mortgage 1 Inc. is not affiliated with your current lender. Minimum and maximum loan amounts apply. All approvals are subject to underwriting guidelines. This is not a commitment to lend. Restrictions apply. All Rights Reserved. Mortgage 1 Inc. is not acting on behalf of or at the direction of USDA, Fannie Mae or Freddie Mae or the federal government. (5.00% Interest rate has a corresponding Annual Percentage Rate of (APR) of 5.12% with a 180-month term Rates effective 6/01/2018. Rates are not guaranteed and may change daily. APR is based on a \$100,000 loan amount/ Max Loan amount is dependent on your county limits. Rates assume 20% down) APR's and loan amounts may vary at any time subject to equity, qualifications and market conditions. Minimum and maximum loan amounts apply. The loan information used in connection with this offer was derived from public records. There are no prepayment penalties. Depending on the type of loan the rate may vary after the close. Mortgage 1, Inc. is an Equal Housing Lender. As prohibited by federal law, we do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Consumer Financial Protection Bureau P.O. Box 4503 Iowa City IA 52244

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