



## NO DOWN PAYMENT REQUIRED UPFRONT — 0% DOWN PURCHASE PROGRAM

### GET INTO YOUR DREAM HOME NOW

Tired of putting off buying your dream home until you can afford the down payment? Ask us about our 0% Down Purchase home loan program.

- Keep cash on hand for expenses
- Fast closings, usually in an average of 20 days
- No longer answer to a landlord

LET US HELP MAKE YOUR DREAMS COME TRUE. CALL TODAY!



Edgewater Residential Capital

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**EDGEWATER**  
RESIDENTIAL CAPITAL



1577717. INFORMATION SUBJECT TO CHANGE. CERTAIN RESTRICTIONS APPLY. SUBJECT TO APPROVAL OF BORROWER AND INVESTOR GUIDELINE REQUIREMENTS. DOWN PAYMENT IS PROVIDED AS A 2ND LIEN AGAINST THE SUBJECT PROPERTY. 2ND LIEN BEARS A 0% INTEREST RATE AND CANNOT EXCEED A \$15,000 LOAN AMOUNT. 2ND LIEN HAS NO MINIMUM MONTHLY PAYMENT REQUIREMENTS, A TERM OF 360 MONTHS AND IS FULLY DUE AS A BALLOON PAYMENT UPON THE OCCURRENCE OF EITHER A REFINANCE OF THE 1ST LIEN, PAYOFF OF THE 1ST LIEN OR THE FINAL PAYMENT OF THE AMORTIZATION SCHEDULE OF THE 1ST LIEN. BORROWER MUST QUALIFY BASED ON HOME POSSIBLE® OR HOMEONE® GUIDELINES. SOME EXCLUSIONS MAY APPLY. THE PRINCIPAL, INTEREST, AND MI PAYMENT OF A \$350,000 30-YEAR FIXED-RATE LOAN AT 7.125% AND 97% LOAN-TO-VALUE (LTV) IS \$2463.01. THE ANNUAL PERCENTAGE RATE (APR) IS 7.657% WITH ESTIMATED FINANCE CHARGES OF \$6,500. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUM, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. RATES CURRENT AS OF 6/7/2024. SUBJECT TO BORROWER APPROVAL. SOME EXCLUSIONS MAY APPLY.