

# The right mortgage can make all the difference.



There are many ways to finance a home. Some mortgages allow a low—or even no—down payment. Other loans are designed for eligible veterans or first-time home buyers, and some include homeowner education that provides a clear picture of the expenses involved in buying a home. Flagstar offers many different loans that keep costs down. Here are a few to consider. Finding the right mortgage can make owning a home possible. Flagstar offers many government programs with you in mind.

## **Fannie Mae HomeReady® and Freddie Mac Home Possible®**

These loans feature favorable terms that help borrowers with low or moderate incomes purchase a home. They also allow various sources of funding to assist with down payment and closing costs.<sup>1,2</sup>

## **Fannie Mae Refi Now™ and Freddie Mac Refi Possible<sup>SM</sup>**

If you already have a mortgage, you may want to refinance to get a lower interest rate, reduce your monthly payments, or pay off your loan faster. These refinance options offer a \$500 lender credit if an appraisal is required. They are for qualified borrowers with low or moderate incomes who currently have a home loan through Fannie Mae or Freddie Mac. Some restrictions apply.<sup>3,4</sup>

Whether you're already house hunting or just getting started, contact me to find the right mortgage for your situation.

**Call to learn more.**



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1. Fannie Mae HomeReady is for the purchase or rate/term refinance of a primary residence only. Income limits apply. Home buyer education may be required.
2. Freddie Mac Home Possible is for the purchase or rate/term refinance of a 1- to 4-unit primary residence. Income limits and geographic restrictions may apply. Home buyer education may be required. Home Possible and Home Possible Advantage are trademarks of Freddie Mac. Not a commitment to lend.
3. Fannie Mae RefiNow is for the purchase or rate/term refinance of a primary residence only. Income limits apply. Home buyer education may be required.
4. Freddie Mac Refi Possible is for the purchase or rate/term refinance of a 1- to 4-unit primary residence. Income limits and geographic restrictions may apply. Home buyer education may be required. Rev 03/23