



# Because you're more than just a credit score

## Home Loans for Less-than-Perfect Credit

Now There's a Fixed Home Loan for borrowers with credit scores as low as 580. We've got a home loan program for good customers like you who have weathered tough economic times. Our FHA program offers affordable loans, even if your credit score has been impacted by circumstances beyond your control, such as layoff or long-term illness or disability. Our underwriters will review your application personally because we know your credit score doesn't tell the whole story.

- ▶ Loans available for single family residences, a property with 2 units, PUDs and FHA-approved condos
- ▶ No down payment if you're enrolled in an approved down payment assistance program
- ▶ Bankruptcy okay if it has been discharged for 2 years
- ▶ Foreclosure okay if it has been 3 years since completion of the foreclosure
- ▶ First-time home owners may be eligible
- ▶ Online Homebuyer Education course to help you through the process

**Call us today to find out if you qualify and to get started!**

Jay P. Austin, Licensed Mortgage Professional - MLO#20860

Star Mortgage, 340 Manley St, W Bridgewater MA 02379 - MB1206

1-800-941-5616

[Jay@StarMortgage.com](mailto:Jay@StarMortgage.com)

Licensed by the Massachusetts Division #MB1206. WE ARRANGEBUT DO NOT MAKE LOANS. Jay Austin is a Licensed Professional, Massachusetts License MLO20860. Loan programs, information and/or data provided are subject to change without notice and are also subject to credit qualifications, loan program guidelines and Lender approval. This is not to be considered a commitment to lend or extend credit. Star Mortgage® is our trademark. Registered with the United States Patent and Trademark Office - All Rights Reserved