

H.E.L.P

(Home Eligible Loan Program)

Monarque Advisory's home loan program may provide a solution for potential homeowners who may not have the traditional mortgage profile because the program has much more flexibility when qualifying homeowners whose credit history, income, employment history, savings history, or property value are below average.



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MONARQUE ADVISORY

HOME ELIGIBLE LOAN PROGRAM

*Let us H.E.L.P you, because
everyone should be eligible to have
their dream home.*

MONARQUEADVISORY@GMAIL.COM

H.E.L.P REQUIREMENTS

CREDIT SCORES AS LOW AS
480

- 2 years good rental history
- 2 years job history
- 2 years W2 or 3 years self employed
- Last 2 months pay stub
- No foreclosure in the last 4 years
- Credit Score proof
- No repo in the last 2 years
- Medical bills & Student loans can be worked around

SAVE MORE THAN \$500 A MONTH WHEN YOU BUY VS. RENT

PURCHASE A \$150,000
HOME WITH JUST 3% DOWN

- Buy \$982.08 * 30-year fixed
- Rent \$1,500 monthly

PURCHASE A HOME WITH AS LITTLE AS 3% DOWN!

FHA LOANS ARE GREAT FOR
BUYERS WITH LOWER DOWN
PAYMENTS AND ARE SOMETIMES
EASIER TO QUALIFY FOR THAN
CONVENTIONAL LOAN.

- Credit scores starting at 580 FICO
- Great low rates
- Close in as little as 30 days
- Sellers may contribute up to 6% towards your closing fees



6 THINGS NOT TO DO WHEN APPLYING FOR A MORTGAGE

WHEN LENDERS REVIEW YOUR
APPLICATION, THEY LIKE TO SEE
CONSISTENCY IN YOUR FINANCES

1. Do not make major purchases like furniture, appliances, jewelry, vehicles or vacations
2. Don't change or quit your job
3. Consult with your mortgage professional before withdrawing, depositing or moving large amounts of money in or out of your bank account
4. Do not pay off debts or collections (unless instructed to do so by a mortgage professional)
5. Avoid using cash for a good-faith deposit-cash is difficult to verify and could result in a closing delay
6. Don't have your credit report pulled too many times-this can hurt your credit score

CONTACT TODAY TO GET PRE-APPROVED !