

The Arizona Home Buyer Solutions™ Program provides up to 2.5% as a gift to be used for a Down Payment. This program is ideal for low to moderate income individuals and families looking to obtain quality affordable housing with only 1% down.

And the better news is – the 1% down payment can be a gift from a family member!

The Arizona Home Buyer Solutions™ Program is offered exclusively through The Lending Company, a direct endorsed U.S. Housing and Urban Development lender.



# Introducing the Arizona Home Buyer Solutions™ Program

**Purchase a New Home with  
only a 1% Down Payment\***

**\* Plus, the Down Payment can  
be a Gift from a Family Member!**

- ✓ Our program provides up to a 2.5% gift to be used for a down payment by homebuyers utilizing an FHA 1st mortgage.
- ✓ Down payment requirements as low as 1%.
- ✓ Seller can contribute up to 6% for closing costs and pre-pays.
- ✓ Expanded Income Limits based on county.
- ✓ Competitive interest rates.
- ✓ Flexible loan approval guidelines.
- ✓ Not just for first time home buyers.
- ✓ Applies to ANY FHA-Approved Property in AZ!

\*Must be Owner Occupied.

The Lending Company is a Direct Endorsed H.U.D. Lender. The 1% down payment program is a qualified gift program. It is available statewide in ARIZONA to qualified homebuyers. The minimum down for FHA financing is 3.5%. The gift is available up to 2.5%. Example for illustration purposes only: \$100,000 sales price. \$1,000 down (1%) PLUS closing costs. 6.0%/6.684 APR. 30 year fixed rate. Subject to income and credit qualifications. Rates and fees subject to change without notice. Call your representative for current low rates and further details.

## Contact:

Gary Capozzoli  
The Lending Company  
Mobile: (602) 421-4300  
Phone: (480) 621-4232  
Fax: (480) 287-9513  
cappy@cappymortgage.com

# The Lending Co.

**T L C** You're in good company  
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6910 E. Chauncey Lane, Ste. 220  
Phoenix, AZ 85054  
www.thelendingco.com

