



FOR YOUR ELIGIBLE LISTINGS

# THE COMMUNITY ADVANTAGE PROGRAM

Lower payments, no mortgage insurance, and a stronger offer — a real edge for buyers on homes in eligible neighborhoods.

✓ **THIS PROPERTY IS ELIGIBLE**

**Up to 1.5%**

LOWER INTEREST RATE

**\$0** PMI

NO MORTGAGE INSURANCE

**3%** down

NEW & REPEAT BUYERS

## — What makes it different



**Eligibility is by location** — based on the property, not the buyer's history.



**Not just first-timers** — repeat buyers qualify too, if they won't own other residential property at closing.



**Up to 1.5% off the rate**, based on the buyer's qualifying factors.



**No mortgage insurance** — even with less than 20% down.



**15 & 30-yr fixed** — with permanent buydown options.



**Through select lenders only** — not every lender can offer it.

### FOR YOUR BUYER

The discounted rate and no-PMI savings can shave **hundreds off the monthly payment** — real buying power on the same home.

### FOR YOU, THE AGENT

It's a **Conventional offer**, which tends to look stronger to sellers than FHA — helping your listings move faster.

### PROGRAM GUIDELINES

Purchase · owner-occupied

640+ credit · 660+ condos

Eligible area

No income limits (most areas)

Conventional · manually underwritten

No high-balance



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ELIGIBLE LISTINGS   COMPARE PAYMENTS



Equal Housing Lender. Franklin Loan Center, NMLS #237653. This is not a commitment to lend or an offer to extend credit. All loans subject to credit approval; not all applicants will qualify. Rate discount, program terms, and eligibility depend on the borrower's qualifying factors and property location and are subject to change without notice. Income limits may apply in some eligible areas. Condominiums require a 660 minimum credit score. Conforming loan limits only (no high-balance). Purchase of owner-occupied primary residences only; manually underwritten, full documentation. Certain restrictions may apply.