

HOMEOWNERSHIP NOW

Johns Creek Mortgage is LIVE with this exclusive Bank portfolio loan — a game-changer for first-time homebuyers in Gwinnett, Forsyth and Fulton counties.

WITH THIS AGENTS CAN:

- Bring in buyers who thought they couldn't qualify
- Leverage DPA programs like Gwinnett's \$10K to cover more costs
- Sell homes faster with no PMI, fixed rates, and fast turnarounds
- This loan closes when many others don't
- This is a Bank portfolio loan (not sold to Fannie/Freddie)

LET'S TALK!

Your buyer might already qualify and not know it. Let's run the scenario.



Johns Creek Mortgage, LLC
6455 E Johns Crossing, Suite 350
Johns Creek, GA 30097

Office 678-632-0080
JohnsCreekMortgage.com



100% Financing. No PMI. Huge Win for First-Time Buyers.

TOP BENEFITS

- 100% Financing (LTV)
- No PMI – ever
- Fixed interest rate – same across all credit tiers
- Eligible for 105% CLTV with community DPA (like Gwinnett's \$10K program)
- Up to 5% seller concessions – excess can be applied as principal reduction
- Only \$500 borrower contribution required
- Eligible Properties: SFR, Townhomes, Condos, Site-built Modular
- 30-day closings typical; rushes case-by-case
- Interest Rate doesn't change with score – 620 or 800, same pricing!

ELIGIBILITY REQUIREMENTS

- Must be a first-time homebuyer (No property ownership in past 3 years)
- Minimum 620 FICO
- Manual Underwrite Only
- (No DU or LP findings needed)
- Max 45% back-end DTI
- Homeownership Counseling required
- Primary Residence only
- No Manufactured or Pre-Assembled Modular Homes

LOCATION + INCOME GUIDELINES

- Available only in: Gwinnett, Forsyth & Fulton Counties
- 80% Area Median Income (AMI) for qualifying borrower
- Not household income – pick the lower-earning borrower if needed!
- Income cap is waived if the property is in a Moderate or Low-Income Census Tract

Disclosures: Available in Gwinnett, Forsyth, and Fulton Counties only. First-time homebuyer status, income limits, and property eligibility required. 620+ credit score and manual underwriting only. Max 45% DTI. No PMI. Borrower must contribute \$500 of own funds. HUD counseling required. Terms subject to change and credit approval. Contact Johns Creek Mortgage for full details. **Disclaimer:** Johns Creek Mortgage is a licensed mortgage broker. All loans arranged through third-party lenders. Not a commitment to lend.



Johns Creek Mortgage, LLC
NMLS #2320634

