

# The Power Purchase Program

OWNING A HOME GIVES  
YOU THE POWER TO  
*Have a Place You  
Can Truly Call Home!*

*Buy a Home with  
as Little as a*

**1% Down  
Payment**

*Call and Let Us Give You the  
Power to Buy Your OWN Home.*

**We're just a call or click away  
855.995.5039**

Email: [CUrepresentative@navpros.com](mailto:CUrepresentative@navpros.com)

Website: [creditunion.LHFS.com/contact](http://creditunion.LHFS.com/contact)

- 1% Minimum borrower cash investment required, based on the appraised value or sales price, whichever is lower
- 2% Power Purchase contribution is in the form of a Gift, no repayment required
- Can exceed the 100% county limits in underserved and high cost counties
- Not limited to first-time homebuyers
- 30 Year fixed rate loan term
- Reduced or lender paid mortgage insurance
- Single family residences, condos, and town homes property types allowed

**Land  Home**  
FINANCIAL SERVICES, INC.

*Your Preferred Community Lender<sup>SM</sup>*



Max Power Purchase gift not to exceed 2% of the purchase price based, on appraised value or sales price, which ever is lower. All borrowers must occupy the property as their primary residence. Cosigners/Non-occupying co-borrowers are not allowed. Must meet Income Limits. Manual Underwriting in not allowed for FHLMC. At least one Borrower must participate in a homeownership education program before the Note Date. No portion of the 2% Power Purchase Gift, Credit for interest rate chosen, and seller credits (including tax proration credits) may be given back to the borrower and principal curtailments are not allowed. Land Home Financial Services, Inc., NMLS #1796 [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) The rates and fees are subject to change without notice. This advertisement does not represent a commitment to lend. Contact a Mortgage Loan Originator for details. Location: 1355 Willow Way, Suite 250, Concord, CA 94520. 800-241-5263 Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; AZ License #0123060; Georgia license #14777; Illinois Residential Mortgage Licensee; MA Lender License #ML1796; Licensed Mortgage Banker-NYS Department of Financial Services; Rhode Island Licensed Lender; Equal Housing Opportunity. 5-23-18-MB