

FORGET MI

More buying power. Less upfront.

AS LITTLE AS

3% DOWN*

Qualified buyers may be able to purchase a home with as little as 3% down, depending on the loan program and their overall financial profile.

NO MONTHLY

MORTGAGE INSURANCE*

With certain loan options, qualified buyers may not be required to pay monthly mortgage insurance, helping to reduce monthly housing costs.



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Rate

EQUAL HOUSING LENDER

*Savings, if any, vary based on the consumer's credit profile, interest rate availability, and other factors. Contact Rate for current rates. Restrictions apply. Eligible first time home buyers must make less than 80% of Area Median Income. Available for first lien conventional mortgages for purchase of 1-unit owner occupied primary residences including condos, and double-wide manufactured homes with additional requirements. Minimum down payment and FICO score requirements apply. Homeownership education may be required depending on transaction details. Highest possible savings amount is based on mortgage insurance values associated with qualifying transactions over the past year and does not represent an average savings. Actual savings depend on loan amount, FICO score, and borrower's other financial details. Applicants subject to credit and underwriting approval. Additional restrictions apply. Operating as Guaranteed Rate, Inc. in New York. Guaranteed Rate, Inc. dba Rate; NMLS #2611; For licensing information visit nmlsconsumeraccess.org. Conditions may apply.