



**PURCHASE A HOME WITH
AS LITTLE AS 3.5%
DOWN!**

**FHA LOANS ARE GREAT FOR BUYERS WITH LOWER DOWN
PAYMENTS AND ARE SOMETIMES EASIER TO QUALIFY FOR
THAN A CONVENTIONAL LOAN**

- Credit scores starting at 620
- Great low rates
- Close in as little as 20 days
- Sellers may contribute up to 6% toward your closing fees

CALL TODAY TO GET PRE-APPROVED!



Lamont Cooke

(w) 888-856-2672 ext. 700

(c) 404-229-5503

lamont@cookiehomeloans.com

www.CookieHomeLoans.com

NMLS: 1606860

**COOKIEHOMELOANS**



COOKIE HOME LOANS LLC, 70144, 1946104, 565 CLIFTWOOD CT., ATLANTA, GA, 30328. THE PRINCIPAL AND INTEREST PAYMENT ON A \$203,500 30-YEAR FHA FIXED-RATE LOAN AT 4.75% AND 96.5% LOAN-TO-VALUE (LTV) IS \$1223.19. THE ANNUAL PERCENTAGE RATE (APR) IS 5.857% WITH ESTIMATED FINANCE CHARGE OF \$5,600. PAYMENT INCLUDES A ONE-TIME UPFRONT MORTGAGE INSURANCE PREMIUM (MIP) AT 1.75% OF THE BASE LOAN AMOUNT AND A MONTHLY MIP CALCULATED AT 0.85% OF THE BASE LOAN AMOUNT. THE 0.85% MONTHLY MIP IS REQUIRED FOR A SPECIFIC PERIOD OF TIME REGARDLESS OF YOUR DOWN PAYMENT OR EQUITY IN YOUR HOME. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. RATES CURRENT AS OF 8/30/2022. SUBJECT TO BORROWER APPROVAL.