

## **Know Your Benefits Today!**

NO CLOSING DISCLOSURE FOR VETERAN BUYERS!	Veteran buyers aren't required to have a Closing Disclosure (CD) for their primary home if it's under contract; our investors close on it, returns entitlement, secures the mortgage, and waits for the conversion home sale.
WAIVE ESCROWS FOR ADDITIONAL SAVINGS!	Veteran Buyers have the choice to waive escrows for taxes and insurance, allowing them to manage their own payments.
1 % GIVEBACK PROGRAM: EXTRA SAVINGS!	Save more with our 1% Giveback Program, where you can get money back for closing costs – no need to be a first-time homebuyer, just a minimum credit score of 580 required.
NO UPFRONT/MORTGAGE INSURANCE	Avoiding mortgage insurance reduces the impact on the Debt-to-Income ratio.
SELLER'S CONCESSION: UP TO 4% MAX!	Get a perk from sellers where they cover up to 4% of your closing costs, helping you save money when it's time to close the deal.
SIGNIFICANT REDUCTION IN CASH TO CLOSE!	Save a lot of cash at closing with the 1% Giveback Program, seller's concession, and no escrows for taxes/insurance.