



Affordable Loan Programs

Penrith offers a variety of loan programs to assist in making homeownership affordable in Walla Walla.

FHA LOANS

Financing solution for buyers without large down payments

- ✓ Minimum 3.5% down payment required
- ✓ Available to both first-time and repeat buyers
- ✓ Gifts from friends, relatives, or employers can be used for down payment and closing costs

VA LOANS

A loan solution designed to benefit our country's service members and their families

- ✓ \$0 down payments on standard loans
- ✓ No monthly insurance premiums
- ✓ Flexible underwriting standards to allow more service members to qualify

USDA LOANS

Loan program to support buyers in rural communities

- ✓ Finance up to 100% of the value of the home
- ✓ No down payment required
- ✓ Seller can pay up to 100% of the closing costs

HOME ADVANTAGE

Government-backed loan program that offers down payment assistance

- ✓ Single-family, townhome, and condos can be financed
- ✓ Available with conventional or FHA financing
- ✓ Not limited to first-time buyers
- ✓ Up to 4% of the first mortgage loan amount offered through down payment assistance

Contact me today for more information on home affordability in Walla Walla.



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