

# WITH ONLY 3% DOWN...

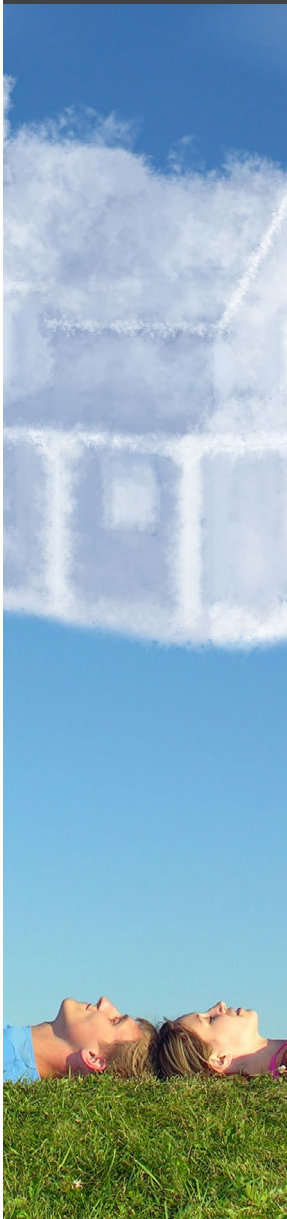


## ... you're closer to home!

First-time homebuyers who qualify but can't afford to make a large down payment may be able to buy a home with Fannie Mae's 3% Down Program.

### PROGRAM GUIDELINES

- **For Purchase:**  
First Time Homebuyers Requirements Apply
- **For Refinance:**  
Loan must be owned by FNMA
- **For Both Products:**  
Primary Residence  
SFR
- **Fixed Rate Products**  
No Income Restrictions  
Standard MI Required



**AJ Koernig**  
Loan Officer  
NMLS #1159864

Office: 602-338-9440  
Mobile: 602-370-9063  
Fax: 866-338-9436

aj.koernig@Fairwaymc.com  
www.theajkteam.com  
2325 E. Camelback Road, STE 100, Phoenix, AZ 85016



**Lethe Lew**  
Designated Broker/Owner  
AZRE BR469554000

Desert River Realty LLC  
Direct: 602-380-7880  
Office: 602-266-1238

le.lew@desertriverrealty.com  
www.desertriverrealty.com  
10000 N. 31st Ave. D-218, Phoenix, AZ 85051

