

# FHA.

## The three-letter loan with a big impact!



***W.J. Bradley  
is helping make  
the dream of  
homeownership  
a reality.***



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As a mortgage expert, my job is to find the best loan for my clients. Any market presents challenges and lately there have been a lot of them. But there is a silver lining...

### ***FHA. Federal Housing Administration.***

You know the government loan established in 1934?

Whatever your walk of life, the FHA loan has got what it takes to get you into a place you can call home. Are you buying a home for the first time? Looking to refinance? Studying and want a way to invest wisely rather than throwing rent money away?

### ***FHA offers:***

- Easier qualification schedules
- Competitive interest rates
- Low down payments that can be gifted (great for students)
- Less than perfect credit
- Low closing costs that can be financed into the total cost of the mortgage
- Flexibility for various types of homes (*single family, condo, or permanent foundation manufactured home*)

### ***So what are you waiting for?***

Call today and find out how an FHA loan can work for you.

