



## FHA Loan

### Home ownership made easy.

A Federal Housing Administration (FHA) Loan could be your affordable home financing choice. With its low-down-payment options, you'll need less cash to get started, which makes qualifying easier than you might think.

### An FHA Loan has features that make owning your own home more affordable:

- Allows down payment assistance from third-party organizations and agencies
- No reserve requirement for a 1-2 unit property<sup>1</sup>
- Seller concessions up to 6% allowed
- Up to 96.5% loan-to-value (LTV) on purchases
- Up to 97.75% LTV on refinances
- Up to 85% LTV on cash-out refinances
- Backed by the FHA

### Mortgage service you can depend on.

There is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams. Use the red key to tap into our knowledge, ability, and dedication.

**Call me today to learn more about all our mortgage solutions or go to [key.com/mortgage](http://key.com/mortgage).**

Michael Webb  
 Loan Officer  
 303-845-2006  
[michael\\_i\\_webb@keybank.com](mailto:michael_i_webb@keybank.com)  
 NMLS#353726



### Get rewarded for financing your home.

You can earn 50,000 KeyBank Relationship Rewards<sup>®2</sup> points with a new KeyBank mortgage. Ask us how.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All loans are subject to credit and collateral approval. Not all loans or products are available in all states.

<sup>1</sup> Dependent upon automated mortgage underwriting response.

<sup>2</sup> A KeyBank checking account enrolled in KeyBank Relationship Rewards prior to loan closing is required to qualify for points. There may be an annual fee for the KeyBank Relationship Rewards program based on the type of checking account enrolled. For full details, refer to the Consumer Agreements and Disclosures for the KeyBank Rewards Program Terms and Conditions available at [key.com/rewards](http://key.com/rewards).