



First Florida Financial Group, LLC.

“Correspondent Mortgage Lender”

877-424-4562

Eddie Hoskins

President & CEO

FHA Purchase Loans Only 3.5% Down Payment Required!

- **96.5% Purchase Financing**
- **Up To 6% Seller Concessions Towards Closing Costs**
- **First Time Home Buyers**
- **3.5% Down Payment May Be Gifted**
- **530 and No Credit Scores**
- **Non Resident Co-Borrowers**
- **No Pre-Payment Penalties**
- **Primary Residences Only**
- **1 to 4 Unit Buildings**

FHA Refinancing:

- **97.7% Rate & Term Refinancing.**
- **95% Cash Out Refinancing.**
- **Refinance a Current FHA loan with: No credit checks, No appraisal and No income requirements with a Streamline FHA Refi!**

Same Day Loan Approvals for FHA Home Loans:

To qualify for an FHA loan, you should be able to demonstrate job stability and reliability. To the FHA, reliability includes holding a steady job for at least two years and increasing or maintaining consistent income. FHA would like to see that any foreclosures or bankruptcies on your record are at least three years old. The FHA loan bottom line: demonstrate that you have been a good credit risk for two years or more and you will have a much better chance at qualifying for an FHA loan.

I offer same day loan approvals... If you have any scenarios to discuss, please email me or call me directly at 877-424-4562!

I look forward to working with you!

Sincerely,

Eddie Hoskins

President/CEO

877-424-4562

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www.FirstFLFinancial.com

www.FHAShortRefinancing.Net

Mortgage Professionals to join our Team visit: www.VirtualMortgageLender.com