

those with high debt-to-income ratios and low credit scores commonly issued to first-time homebuyers. Offered by FHA-eligible lenders and backed by the Federal Housing Administration.

for veterans, spouses, and family members of active-duty military members. Issued by the U.S. Department of Housing and Urban Development.

for homebuyers in designated rural areas.

DOWN PAYMENT	TERMS
3 - 20%	15-30 Years
3.5 - 20%	15-30 Years
None	15-30 Years
None	15-30 Years

# HOME Buyer's GUIDE



MELISSA JONES  
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Some Work Needed is

Bathrooms: \_\_\_\_ Car Garage: \_\_\_\_

Neighborhood/School District: \_\_\_\_\_

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# The Buyers Guide To Kit Homes

**Clemens Wendtner**



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