

# Low Closing Cost Option

Picture it. Your dream home. Brand new kitchen appliances. A beautiful master bathroom. It's all within reach.

Don't let closing costs prevent you from moving into your dream home. Our Low Closing Cost Option<sup>1</sup> takes some of the burden off your shoulders so that you can purchase or refinance your home. With the low closing cost option, Addition Financial pays 1.5% of your loan amount in closing costs up to \$5,000. That way you can move in without stressing out.

Our Low Closing Cost Option has slightly higher rates when compared to our traditional fixed rate mortgages.

## Details\*

- Available on 15, 20 and 30-year fixed-rate mortgage terms
- Addition Financial pays 1.5% of loan amount up to \$5,000 in closing costs
- This option is intended for people who plan to be in their home for at least 3 years

**The chart below lists the closing cost credit based on loan amounts ranging from \$150,000 - \$333,400+ to determine the savings you can receive on this great mortgage option.**

| Loan Amount | Closing Cost Credit |
|-------------|---------------------|
| \$150,000   | \$2,250             |
| \$200,000   | \$3,000             |
| \$250,000   | \$3,750             |
| \$333,400+  | \$5,000             |

<sup>1</sup> Low closing cost offer available for purchase or refinance on 15, 20, and 30-year fixed-rate mortgages only. Certain restrictions apply. Loans are granted based on credit worthiness and the ability to repay. Addition Financial will pay up to 1.5% of the loan amount towards borrower's closing costs, not to exceed \$5,000. Fees are collected during the loan process and will be credited back on the closing disclosure at loan closing.

## Get Started

- ✓ Submit an application online at [AdditionFi.com](https://AdditionFi.com)
- ✓ Call us at 407-896-9411 or 800-771-9411 outside Orlando, ext.7811
- ✓ Come into a branch near you by scheduling an appointment online at [AdditionFi.com/Appointment](https://AdditionFi.com/Appointment)

## Home Financing Made Easy

Use the checklist below to help your application process move smoothly and quickly. Other documents may be required based on your unique circumstances.

- ☐ Most recent 30 days' pay stub
- ☐ W-2s for the previous two years
- ☐ Proof of Homeowners Insurance
- ☐ Asset Statements
- ☐ If you are self-employed, receive rental, bonus, tips or commission income, complete tax returns for the previous two years