

# Fresh Home Loan Inc. Announces a Zero Down Home Loan with No Income Restrictions for California

*Rising rates and less real estate activity give first-time buyers more opportunity than they have had in many years & this wipes out the down payment.*

ALAMEDA, CALIFORNIA, UNITED STATES, November 6, 2022

/EINPresswire.com/ -- While the housing market has its challenges for many buyers and sellers, one thing to realize is the opportunity this market has for the first-time homebuyer. With rising rates, leading to fewer buyers, leading to less activity and price reductions etc., First-time buyers have a bigger opportunity than they have had in many years!



**Fresh HOME LOAN**  
Independent Mortgage Brokers, Inc.  
Work for the People

**ZERO DOWN LOAN!**  
**No Income Restrictions!**

**SOLD**

**EQUAL HOUSING OPPORTUNITY**

Zero Down Financing with No Income Restrictions

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*Garrick Werdmuller,  
President/CEO Fresh Home  
Loan*

One program that is a great option for home buyers they may be unaware of is the [Fresh Home Loan Zero Down Loan](#). This is a zero-down loan with a down payment assistance second mortgage. Unlike most state and local government agency zero down loan programs with zero down, this has no income restrictions. This is a game changer for many buyers because it means anyone can qualify for a zero down loan. Often times, community, and city and state first time byer programs have income caps so you can make too much money to qualify for the loan. In high cost areas like the San Francisco Bay Area, the income qualifications often don't fit the prices of homes on the market so it can make using the program difficult.

As far as the guidelines go, they follow FHA conforming home loan guidelines. It allows a 96.5% first mortgage and a 3.5% 2nd mortgage. It works for 1- and 2-unit properties. One can go as

low as a 600-credit score AND you can even ask the seller for credits towards closing costs.

Program Highlights:

- 100% Financing – NO INCOME RESTRICTIONS
- FHA first mortgage
- 1-2 Unit properties
- 96.5 % 1st and 3.5% second
- 600 Fico
- Seller Credits Allowed

For more information contact Garrick Werdmuller at 510.282.5456 or [garrick@freshhomeloan.com](mailto:garrick@freshhomeloan.com) .

You may also visit us at

<https://freshhomeloan.com/home-purchase/>

Garrick Werdmuller  
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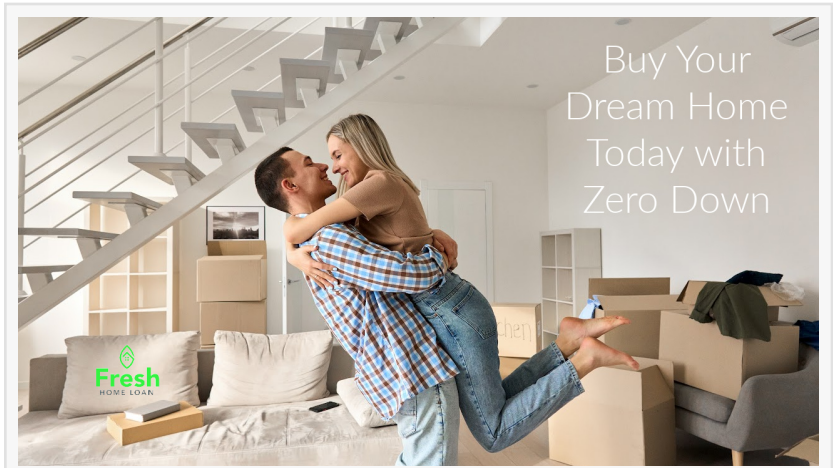
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Zero Down Financing Available at Fresh Home Loan Inc



Zero Down Financing Available at Fresh Home Loan Inc

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