

# Here's Your Window of **OPPORTUNITY**

## HOW THE **NEW FHA CHANGES** CAN HELP YOU AFFORD A HOME

The Federal Housing Administration (FHA) introduced changes in January 2015 that affect new FHA borrowers. Annual insurance premium prices have been reduced by 0.50%, loan limits in select counties have increased, and credit requirements have been lowered to 600. Contact me to learn more about how these changes (and so many more) can help you afford your home.



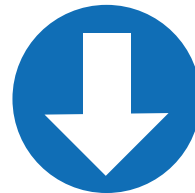
**LOWER  
INSURANCE  
PREMIUM**

{reduced by .50% starting  
January 26\*\*}



**INCREASED  
LOAN  
LIMITS**

{in select counties}



**LOWER  
CREDIT  
REQUIREMENT**

{600 credit score\*}



**Cornerstone**  
HOME LENDING, INC.

## **CONTACT US TO LEARN MORE!**

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Not a commitment to lend. Borrower must meet qualification criteria. \*Automated Underwriting System approval and maximum debt-to-income (DTI) ratio of 43%. Not all borrowers with a 600 credit score will be approved. \*\* Effective with Case Numbers assigned on or after 1/26/2015