

Star Mortgage®

Smart Choice Affordable
Loan Program™



Eligibility

Eligibility and funds availability are limited to qualifying communities.

Applicants and collateral property must meet specific program guidelines and credit criteria.

Loan guidelines and qualifying criteria is subject to change without notice.

Massachusetts Licensed Mortgage Company # MB0782

Star Mortgage® has been established in the community since 1993 providing mortgage services you can trust and depend on.

Star Mortgage®

Mortgage Services
You Can Trust and
Depend On!

Star Mortgage®

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Fax: 508 941-6788
SmartChoice@StarMortgage.com

Star Smart Choice™
The American Advantage to
Homeownership™

SmartChoice@StarMortgage.com

Star Mortgage®

Star Smart Choice™
Affordable Loan Program
A smart way to buy a home



**100%
Financing**

**No Monthly
Mortgage
Insurance
Payment**

1 (800) 941-5616

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Star Smart Choice Affordable Loan Program™



Truly Affordable and Easy

30 year FIXED RATE

What have you been waiting for... Now is the time to buy a home at today's value prices. Its easy and affordable with our 30 year FIXED RATES.

The best part is comparing this to other affordable programs you can save up to \$300. per month. How? Simply because there is no monthly mortgage insurance payment... And if you apply your savings to your mortgage you will be able to pay off your home in less than 30 years. This is a tremendous additional overall savings.

To learn how much you can save, just call us today!

Mortgage Services You Can Trust and Depend On!

Star Mortgage has been bringing mortgage services you can trust and depend on to Massachusetts consumers for over 15 years. Massachusetts Licensed Mortgage Company #MB0782

Star Smart Choice Affordable Loan Program™

The Star Smart Choice Affordable Loan Program™ provides moderate and low income families a greater opportunity for homeownership in non-urban communities.

- Loan-to-value up to 100% of the purchase price. 0% Down
- No Monthly Mortgage Insurance Payment. One time MI premium may be financed
- Appraised value not affected by any declining market values.



Country Style living in your own home

Ask Your Real Estate Agent

Your Real Estate Agent can tell you more about the Star Smart Choice Affordable Loan Program™. Or call one of our Mortgage Specialists for more details. 1 800 941-5616

- Your closing costs – prepaid items and home repairs if necessary can be financed into the purchase price
- 100% of gift money can come from family members and/or friends with the Star Smart Choice Program.
- Eligibility – Credit Score can be as low as 580 and up.
- There is no First-Time Homebuyer requirement
- **NO DOWN PAYMENT REQUIRED**
- The Seller can pay up to 6% of closing costs.

Join the thousands of families that have been successfully buying homes with this affordable and easy to qualify for loan program. Don't hesitate to buy your own home today while home prices are reasonable

Call a Star Mortgage Smart Choice Specialist today to qualify. You'll be glad you found out about this excellent program 1 (800) 941-5616