



NO CLOSING COSTS PROGRAM

BENEFITS

WHY NO CLOSING COSTS:

The Money Source, Inc. (TMS) is desirous to stimulate the housing market by making home loans affordable for more consumers. As an inducement, **TMS** has agreed to waive or pay all or most of the traditional costs associated with closing a mortgage loan on certain FHA and Conventional programs.

We have negotiated the lowest prices with our vendors for the related services to closing and we are passing these savings to the consumer.

- **SAVE THOUSANDS IN TRADITIONAL CLOSING COSTS,**
- **MAY BORROW LOWER LOAN AMOUNT,**
- **REDUCE YOUR MONTHLY PAYMENT,**
- **YOU MAY USE THE SAVINGS FOR A LARGER DOWN PAYMENT TOWARDS THE PURCHASE OF YOUR HOME,**
- **YOU MAY AVOID A SELLERS CONCESSION AND NEGOTIATE LOWER PURCHASE PRICE,**
- **MORE CASH REMAINING AFTER CLOSING FOR MOVE- IN EXPENSES,**
- **LARGER CASHOUT –CONSOLIDATE MORE DEBT,**
- **REDUCE LOAN AMOUNT to QUALIFY WHEN LTV RESTRICIONS APPLY or APPRAISAL IS “SHORT”,**