



Low credit? No problem.

You can still buy a home with less-than-perfect credit.

At Nations Lending, we're making your home buying dreams a reality — even if your credit is less-than-stellar. That's why we're excited to offer financing options available for credit scores as low as 580.

Having a low or poor credit doesn't have to be a roadblock. We provide both VA Home Loans for borrowers with lower credit scores with up to 100% financing and FHA Home Loans with down payments as low 3.5%.

Here at Nations Lending, we believe everyone deserves a home. Contact us to learn more about our flexible credit standards today.

VA Home Loans

- 100% financing options available in areas without designated high-cost limits
- No monthly mortgage insurance or PMI
- VA rules limit charges for closing costs
- Some closing costs may be paid by seller

FHA Home Loans

- Non-Occupant co-borrower OK for qualifying purposes
- Up to 6% seller concessions allowed
- 3-year-old foreclosures accepted
- Down payments as low as 3.5%



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