



LINK HOME LOAN

Bridging the Gap from Renting to Owning

Get Started >



For many individuals and families, the dream of homeownership can feel out of reach, particularly for those facing challenges in securing traditional financing. Whether due to a lack of sufficient credit history, down payment, or other financial barriers, the pathway to owning a home may seem blocked. The Link Home Loan program from Land Home Financial is designed to bridge this gap, offering an innovative solution that empowers renters to transition smoothly into homeowners.

Program Overview

The Link Home Loan program provides affordable, long-term financing agreements that help customers become mortgage-ready while holding equitable title interest. This approach ensures that as customers progress towards full ownership, they benefit from the security and stability of having a stake in their future home. The program is specifically tailored to those who may struggle with traditional financing options, offering a clear and supportive path to achieving the goal of homeownership.

KEY FEATURES

- ✓ **Up to 96.5% Financing for FHA Loan Limits:** The Link Home Loan program offers financing up to 96.5% of the FHA loan limits, making it accessible to a wide range of potential homeowners. This high loan-to-value ratio reduces the upfront financial burden on the borrower, bringing the dream of homeownership within closer reach.
- ✓ **Built-in Refinancing:** A unique aspect of the program is the built-in refinancing option. As customers build equity and strengthen their financial position, they can seamlessly transition to a traditional mortgage, securing more favorable terms and rates after loan approval..
- ✓ **Equitable Title Interest:** Throughout the duration of the agreement, customers hold equitable title interest in the property. This not only provides peace of mind but also positions them as more than just renters, with a vested interest in the property they will one day fully own.



BENEFITS OF LINK

1

Smooth Transition to Direct Ownership: The Link Home Loan program is designed to facilitate a smooth transition from renting to owning. As customers complete the agreement, they move steadily toward full ownership, benefiting from both stability and flexibility. This structure minimizes the stress often associated with the leap from renting to buying a home, providing a well-defined path with built-in support.

2

Financial Counseling: Understanding that financial literacy is key to successful homeownership, the program includes access to financial counseling. Customers receive personalized guidance to help them manage their finances, improve their credit, and prepare for the responsibilities of homeownership. This proactive approach ensures that by the time they are ready to assume full ownership, they are equipped with the knowledge and tools needed to succeed.

3

Payment Protection: The Link Home Loan program includes payment protection features, safeguarding customers against unforeseen financial challenges. This protection ensures that even in times of difficulty, customers can maintain their progress towards homeownership without the fear of losing their home.

4

Home Warranty Included: To further support the transition to homeownership, the program includes a comprehensive home warranty. This coverage provides peace of mind by protecting against the costs of unexpected repairs and maintenance during the agreement period. As customers prepare for full ownership, they can do so with confidence, knowing their investment is protected.



The Link Home Loan program is more than just a financing solution; it is a pathway to homeownership for those who might otherwise find it difficult to achieve. By offering up to 96.5% financing, built-in refinancing, equitable title interest, financial counseling, payment protection, and a home warranty, Land Home Financial is committed to helping customers bridge the gap from renting to owning. This program not only empowers individuals and families to secure a home but also supports them in building a stable and secure future.

Land Home Financial: Your Trusted Community Lender

With over 36 years of experience, Land Home Financial is a trusted community lender and master servicer. Our commitment to empowering homebuyers and our deep understanding of community needs makes us the ideal partner for navigating programs like Link Home Loan. We pride ourselves on delivering personalized service, ensuring that each client receives the guidance and support necessary to make informed, confident decisions.

Let's make sure you're receiving the right advice. Contact us today!



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Get in
TOUCH

