



## UNLOCK YOUR **PATH TO HOMEOWNERSHIP** WITH THE LINK MORTGAGE PROGRAM

"If homeownership has felt out of reach, allow us to introduce you to the LINK home loan program. It offers a viable solution for individuals who have struggled to qualify for a conventional mortgage

### Discover How **LINK** Can Assist You

- ✓ Minimum 3.5% down payment up to FHA loan limits
- ✓ 40-year amortization with equity option. loan limits
- ✓ Minimum credit score of 600 required (ITIN borrowers exempt from credit score requirement)

### BENEFITS

- First-time homebuyers
- Self-employed individuals
- 1099 and gig workers
- Those relocating or starting a new job
- Recent college graduates
- Individuals with student loan debt
- ITIN/DACA borrowers
- Borrowers facing credit challenges

Take the next step to owning a home. [Apply Online](#) today.



#### Noah Smith

Loan Officer  
(877) 794-9902  
DOCFCU@navpros.com  
NMLS #1563220



DEPARTMENT of COMMERCE  
FEDERAL CREDIT UNION



This is not a commitment to lend, all applications are subject to credit and collateral approval. Programs, fees and rates are subject to change without notice. Other restrictions and limitations may apply. Federally insured by NCUA. Department of Commerce Federal Credit Union NMLS #810389. Additional origination support services provided by Navigator Lending Solutions, a division of Land Home Financial Services, Inc. NMLS #1796.