

ZeroPlus+ Program

An exclusive program from Keller Home Loans



How It Works

Keller Home Loans is a Nationwide Lender offering a Zero Plus Loan Program exclusively to our clients. Zero Plus means that they don't charge the traditional lender fees, like an Origination Fee, Processing Fee, Underwriting Fee, etc. And for loans over \$150,000, they give you an additional \$1,000!

Loan Features

- Zero Origination Fee
- Zero Processing Fee
- Zero Underwriting Fee
- Low Rates
- \$1000 closing credit (Loan amount must be at least \$150,000)

This is not a commitment to lend or extend credit. All loans are subject to credit approval. Programs subject to change without notice. Rates and terms are subject to change. APR may vary. Not all borrowers qualify for all programs, must meet underwriting guidelines and are subject to credit review and approval. For mortgage loans other than fixed loans, it is possible that the borrower's payment may increase substantially after consummation. The disclosed closing costs are estimates. Actual closing costs and the portion paid by Seller may vary.

** Offer applies to loans that close with Keller Home Loans. Only one offer per loan transaction is available, and savings cannot be combined with any other offer. Savings will reflect on Closing Disclosure at closing.

We offer ZeroPlus+ loans on:

- Primary, vacation & Investment Properties
- Purchase & Refinances
- Conventional – Fannie Mae and Freddie Mac – Min. 3% down
- Jumbo (up to \$3 Million) on both conventional and jumbo:
- Fixed
- ARMs
- FHA – Min. 3.5% down
- VA – \$0 down
- USDA – \$0 down

To learn more, visit www.KWlends.com



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