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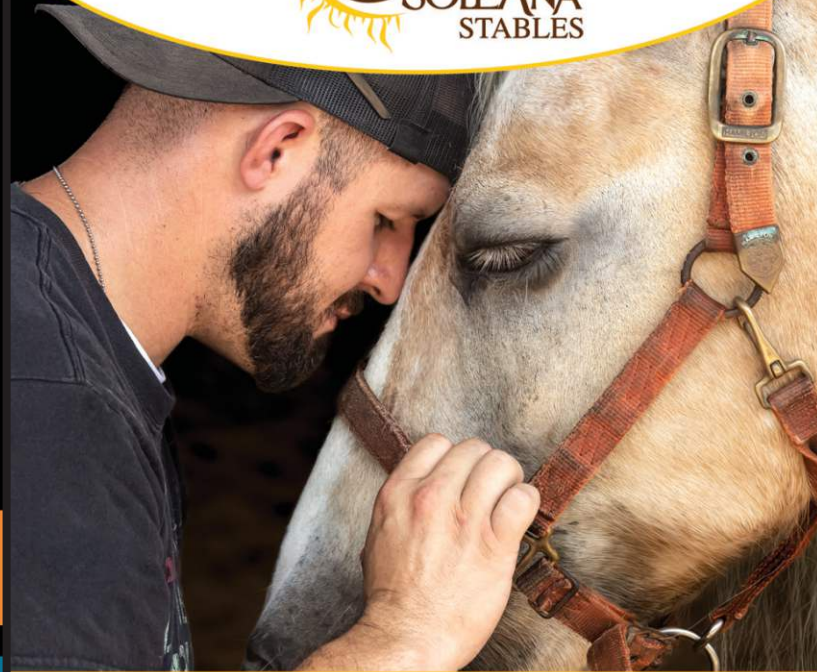
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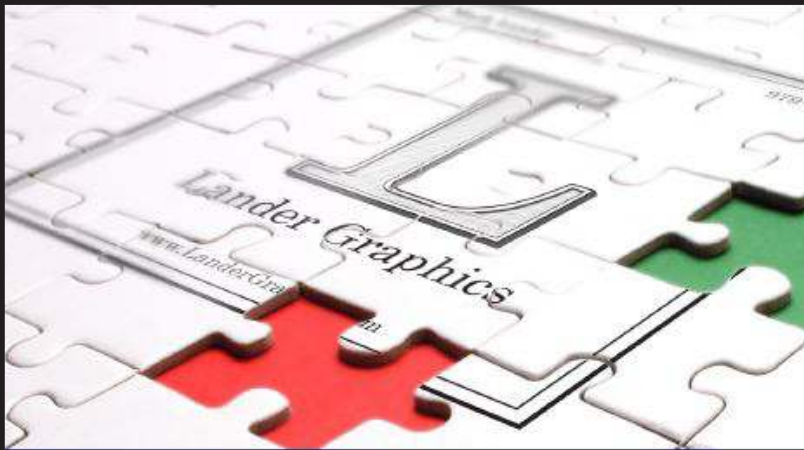
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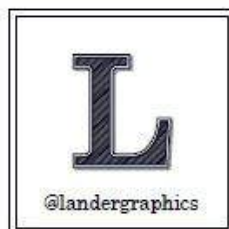
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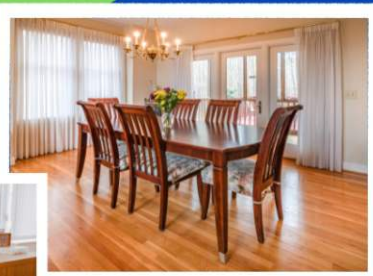


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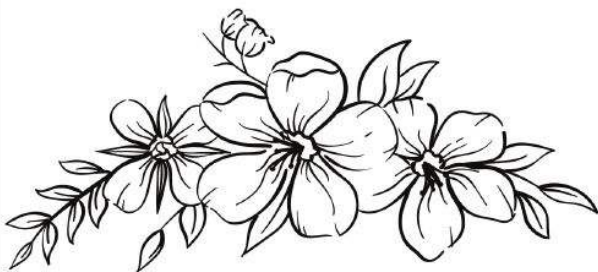


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- Can exclude spouse's income/debt
- Seller concessions (Primary and secondary homes):
 - o <10% down, 3% concession
 - o 10-25% down, 6% concession
 - o >25% down, 9% concession

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- 3.5% down payment required
- Good option for low credit scores
- Higher debt-to-income ratios** allowed
- Must include debt from non-purchasing spouse
- 6% max seller concessions

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- 100% financing*** (\$0 down)
- Must have VA eligibility
- Low interest rates
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- High debt-to-income ratios allowed
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Rick Moore has nearly 30 years' experience in the financial services industry. He is the owner & CEO of the Oak Financial Group, LLC, in Angleton, Texas, where he and his 16-member team of seasoned financial professionals have been proudly serving generations of Brazoria County residents for over 20 years.

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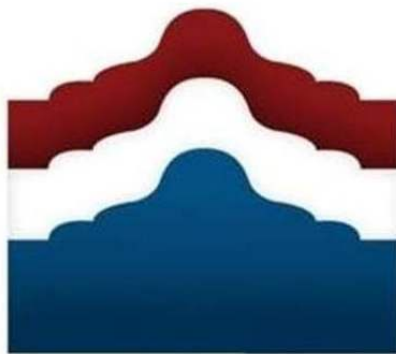
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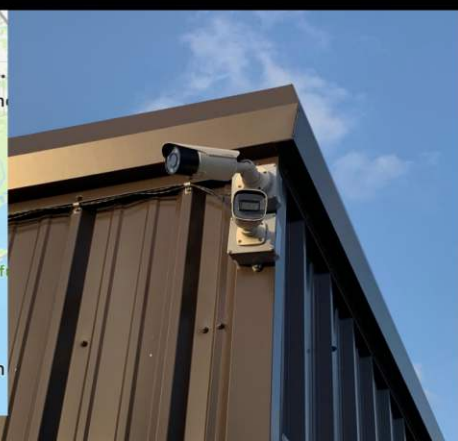
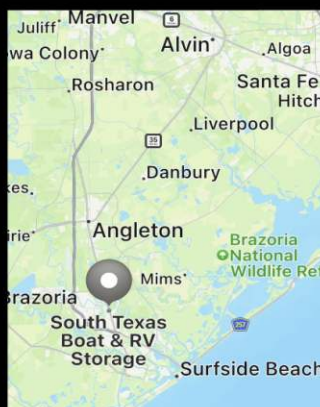
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