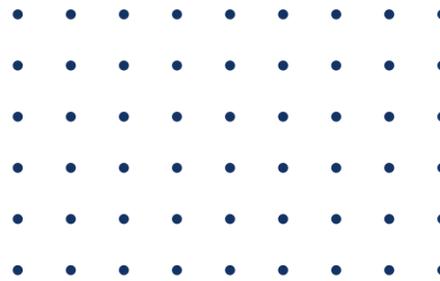
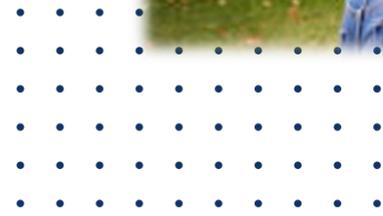




MLBWHOLESALE
 Making Lives Better



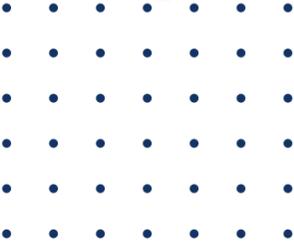
FHA \$100 Down: Helping More Families Achieve Homeownership



www.MLBWholesale.com

🏠 NMLS #1101220

MLB Residential Lending, LLC, NMLS 1101220, is a Residential Mortgage Lender, located at 841 Mountain Ave, Suite 400, Springfield, NJ 07081. Phone 732-243-0140. MLB is licensed by NJ Department of Banking and Insurance, AL State Banking Department, AK Division of Banking & Securities, AR Combination Mortgage Banker-Broker- Servicer, AZ Department of Insurance and Financial Institutions, CA Department of Financial Protection and Innovation, CO Division of Real Estate, CT Department of Banking, DC Department of Insurance, Securities, and Banking, DE Office of the State Bank Commissioner, FL Office of Financial Regulation, GA Department of Banking and Finance, IA Division of Banking Finance Bureau, ID Mortgage Broker Lender License, IL Department of Financial & Professional Regulation, IN Department of Financial Institutions, KS Office of the State Bank Commissioner, KY Department of Financial Institutions, LA Office of Financial Institutions, MD Office of the Commissioner of Financial Regulation, ME Bureau of Consumer Credit Protection, MI Department of Insurance and Financial Services, MN Department of Commerce, MS Department of Banking and Consumer Finance, MO Division of Finance, MS Department of Banking and Consumer Finance, MT Division of Banking & Financial Institutions, NE Department of Banking and Finance, NV Division of Mortgage Lending, NH Banking Department, NC Commission of Banks Office, ND Department of Financial Institutions, NM Mortgage Loan Company License, NY Department of Financial Services, OH Division of Financial Institutions, OK Department of Consumer Credit, OR Department of Consumer and Business Services, PA Department of Banking and Securities, RI Department of Business Regulation, SC Board of Financial Institutions, SD Division on Banking, TN Department of Financial Institutions, TX Department of Savings and Mortgage Lending, UT Department of Financial Institutions, VT Department of Financial Regulation, VA Bureau of Financial Institutions, WA Department of Financial Institutions, WI Department of Financial Institutions, WV Division of Financial Institutions, WY Division of Banking. All Rates subject to change without notice. MLB, in no way, claims to represent or to conduct business on behalf of HUD or the Federal Government. EQUAL HOUSING LENDER



Why This Program Matters

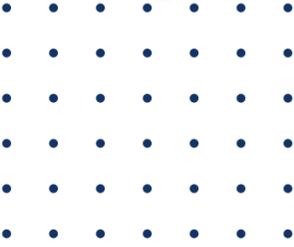
Many borrowers believe they need:

- Large down payments
- Perfect credit
- Huge savings

But with **FHA \$100 Down**, you can help buyers purchase a home with just \$100 down.

This is how you win more deals and **change lives.**





FHA \$100 Down at a Glance

- Purchase HUD-owned homes
- Just a **\$100** minimum down payment
- FHA financing
- **580** minimum FICO
- 96.5% LTV
- Can include renovation financing





Borrower Eligibility

To qualify, borrowers must:

- Purchase a HUD-owned property
- Use the home as a primary residence
- Submit a full price offer
- Had not purchased a HUD home in the last 24 months
- Meet FHA income & asset requirements





Eligible Properties

Only HUD REO properties sold through the HUD Home Store are eligible for \$100 Down.

Properties can be found at hudhomestore.gov

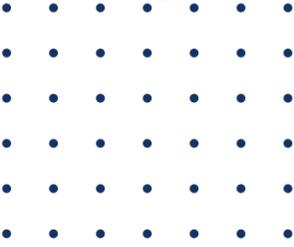
The home listing must state it is \$100 Down Eligible



FHA \$100 Down Eligible



Eligible Property Example



HUD Homestore

[HOME](#)
[NAID PORTAL](#)
[FIND AGENTS](#)
[PROPERTY CONTACTS](#)
[BID RESULTS](#)

State, City, ZIP, Address or Case #

[More Filters \(0\)](#)

5 Properties Listed

Sort by



PRICE REDUCED
 BIDS OPEN 03/06/2026
 Listing Period: Extended

\$660,000
[43 Sunlit Dr](#)
 Watchung, NJ, 07069
 5 Beds • 2.1 Baths • Somerset County
 Case #: 352-787158

[Map View](#) [Street View](#) [Email Info](#)



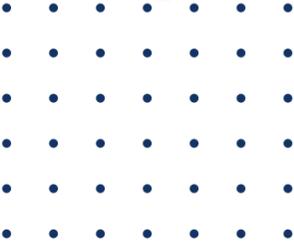
BIDS OPEN 03/06/2026
 Listing Period: Exclusive

\$300,000
[63 Eton Road](#)
 Toms River, NJ, 08757
 2 Beds • 2 Baths • Ocean County
 Case #: 351-458293



Property Information

Housing Type	Beds & Baths	Home Size
Single Family Home	5 Beds • 2.1 Baths	3177 sq ft
Floors	Lot Size	Total Rooms
2.0 Floors	1.60 acres	11 Rooms
Year	HOA Fees	
1960	\$0.00	
<input checked="" type="checkbox"/> Revitalization Area	<input checked="" type="checkbox"/> Opportunity Zone	<input checked="" type="checkbox"/> FEMA Flood Zone
<input checked="" type="checkbox"/> National Register	<input checked="" type="checkbox"/> Historic District	<input checked="" type="checkbox"/> Airport Zone
Listing Information		
Period Deadline	List Date	Listing Period
6/18/2026 11:59:59 PM CT	2/27/2026	Extended
FHA Financing	<input checked="" type="checkbox"/> 203K Eligible*	<input checked="" type="checkbox"/> FHA \$100 Down Eligible
UI (Uninsured)		



FHA \$100 Down Sales Contract

The Sales Contract **must** establish the purchase price and mention \$100 Down

The amount of cash down payment specified on **Line 4** will be \$100

The amount on **Line 5** specifies the closing costs HUD will pay on behalf of the borrower.



RESOURCES

Reach out to your Account Executive for more

View MLB's FHA programs [here](#)

Videos and Presentations [here](#)





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