



What if you could tell your buyers they don't need a down payment to purchase their dream home? With CW Lending's Home 100 Program, you can!

Many potential homebuyers are stuck on the sidelines because they don't have enough savings for a down payment. But now, they don't need one! With Community Wholesale Lending's Home 100 Program, you can help more clients achieve homeownership—faster!

Who Benefits?

- First-time homebuyers struggling with upfront costs.
- Move-up buyers who want to keep their cash for renovations or investments.
- Low-to-moderate income borrowers who qualify for zero-down financing.
- Buyers ready to own but lacking the full down payment.

The Details

- ✓ 100% financing – no down payment needed!
- ✓ Minimum credit score: 600+
- ✓ DTI per AUS as high as 57%
- ✓ Non-Occupant Co-Borrowers Allowed
- ✓ High Balance Allowed
- ✓ NO Income Restrictions
- ✓ Purchase only
- ✓ Manual UW Allowed
- ✓ Lender Paid Comp Allowed!!!
- ✓ First Time Homebuyer NOT Required!!!
- ✓ Property Types: SFR, 2-Unit, PUD, Townhouse, Condo, Manufactured Homes
- ✓ Repayable Second Lien 2% above note rate

Why This Matters for You

The biggest barrier to homeownership is saving for a down payment. This program removes that obstacle, allowing you to help more buyers get into homes—and close