

# Find your path home with an FHA Loan



Home loans insured by the FHA (Federal Housing Administration) can make it easier for you to buy or refinance a home. Additionally, FHA loans offer flexible approval guidelines and lower down payment compared to conventional loans.

## Additional features include:

- Down payments as low as 3.5%, gift funds accepted
- Both fixed and adjustable rate loans available
- 580 minimum credit score required
- Loans for 1-4 unit properties and condos may be available
- Your home's seller may contribute up to 6% of your loan's closing costs

You can trust me to guide you through every step of the home buying process and provide mortgage options that fit your needs.

**Call today to learn more about how I can assist you with one of the most important decisions of your life: choosing your home financing.**



## Brian Spencer

Senior Loan Officer

NMLS #803141

**O:** (321) 537-1137

**C:** (321) 537-1137

brian.spencer@sheltermortgage.com

[www.spencer4loans.com](http://www.spencer4loans.com)

7341 Office Park Place Unit 101  
Melbourne, FL 32940



© 2025 Newrez LLC dba Shelter Mortgage Company, 1100 Virginia Dr., Suite 125, Fort Washington, PA 19034. 1-888-673-5521. NMLS #3013. Doing business as Newrez Mortgage LLC in the state of Texas. Alaska Mortgage Lender License #AK3013. Arizona Mortgage Banker License #919777. Licensed by the Department of Financial Protection & Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to a California Finance Lenders Law license. Massachusetts Lender #ML-3013. Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Banking Department. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). This is not a commitment to lend or the guarantee of a specified interest rate. All loan programs and availability of cash proceeds are subject to credit, underwriting, and property approval. Programs, rates, terms and conditions are subject to change without notice. Other restrictions apply.