

# SANTIAGO FINANCIAL INC.

## CO-SIGNER PROGRAM **OR** BUY-FOR PROGRAM

CO-SIGNER must qualify individually for the purchase.  
Cannot combine income

Person(s) "Buying The Home" for someone must qualify individually.  
Cannot combine income

Minumum 20% down

Minimum 20% down

20 year loan term

up to 25 year loan term

Buyer & COSIGNER both on title.

Only the person "Buying the Home" will be on title  
\*with exception both can be on title- with park requirement in writing\*

Allowable Debt Ratio:  
45/45

Allowable Debt Ratio:  
45/65

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