

Published based on [Who has the best mortgages for first time home buyer in St. Louis Missouri?](#)

# **Who has the best mortgages for first time home buyer in St. Louis Missouri?**

I am not a rich person but I need a home for my wife and two girls. The price range is between 100,000 and 120,000 if that is needed. I have zero money to put down, but I might be able to dig up about a thousand dollars or so. Any help would be much appreciated. Thanks A lot!

By the way my approx. credit score is 710

if you have a 620 you can look at mycommunity....it's zero down....otherwise you can use the FHA with 2.25% down payment.

make sure to get the seller to pay for the closing costs!!!

\*710 is good but it will not change your rate on the government programs

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