

COMMON LOAN PROGRAMS

Conventional

- Down Payment as Low as 3%
- Fixed or Adjustable Rates
- Down Payment Assistance Programs Available
- Non-Occupying Co-Borrowers Allowed

FHA

- Down Payment as Low as 3.5% Lower Credit Score Flexibility
- Higher Allowable Debt to Income Ratios
- 100% Financing with Down Payment Assistance

VA

- 100% Financing
- No Monthly Mortgage Insurance Premiums
- Flexible Underwriting Guidelines

USDA

- 100% Financing
- Lower Credit Score Flexibility
- Gifts for Closing Costs Allowed

Renovation

- FHA and Conventional Programs
- Purchase or Refinance
- Principal Residence, Second Home or Investment Property
- Ability to Finance Repairs and Home Improvements

It's important to speak with your lender to determine which loan program suits your needs, and to explore any additional products or specialized programs they may offer that could provide more favorable terms or benefits. Your lender can guide you toward the best solution for your homebuying goals.

