

Mortgage Solutions for Every Buyer



FHA

- Down payment as little as 3.5% down
- Credit scores as low as 580
- Seller concessions up to 6%
- May use as a gift from a relative for down payment and closing costs

FHA203K

- May use gift funds
- Down payment as low as 3.5%
- Renovate the home with repairs
- HUD inspectors monitor large projects

VA PROGRAMS

- 100% Financing
- Mortgage is assumable
- VA Funding Fee can be financed in loan amount
- Disabled vets are exempt from paying the funding fee

CONVENTIONAL

- Reduced MI Options
- As low as 3% down payment
- Flexibility with student loans

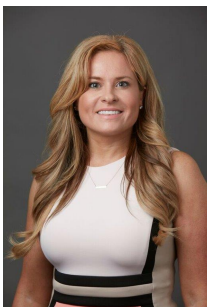
JUMBO PROGRAMS

- Fixed and Adjustable Rates available
- Loan amounts up to \$3mm
- Credit scores starting at 610
- Second homes

USDA NO MONEY DOWN

- Low to moderate income borrowers
- 100% financing for qualified rural areas
- Ability to finance closing costs

For more information, please contact:



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