

MORTGAGE LOANS

EXPLAINED!

Which Loan Is Right For You?

CONVENTIONAL



UP TO
97%
LOAN-TO-
VALUE



MORE
FINANCING
OPTIONS



GOOD
CREDIT



ALL
OCCUPANCY
TYPES

PURCHASE
REFINANCE
RENOVATE

10, 15 & 30-YEAR
FIXED TERMS
5, 7 & 10-YEAR ARMS
1-4 UNITS

FHA



UP TO
96.5%
LOAN-TO-
VALUE



LOW
PAYMENTS



LOW
CREDIT
SCORE
OPTION



EASIER
TO QUALIFY

PURCHASE
REFINANCE
RENOVATE

15 & 30-YEAR
FIXED RATES
5-YEAR
ADJUSTABLE RATES
1-4 UNITS

USDA



NO
DOWN
PAYMENT



LOW
PAYMENTS



GOOD
CREDIT



LIMITED
TO RURAL
AREAS

PURCHASE
REFINANCE

30-YEAR
FIXED RATES
UP TO 102.5%
LOAN-TO-VALUE
1 UNIT

VA LOAN



NO
DOWN
PAYMENT



LOW
PAYMENTS



LIMITED
TO
ELIGIBLE
VETERANS



NO
MORTGAGE
INSURANCE

PURCHASE
REFINANCE

15 & 30-YEAR
FIXED RATES
5-YEAR
ADJUSTABLE RATES
1-4 UNITS