



Financing Options for Purchasing a Home

We offer tailored lending solutions to fit every borrower's unique mortgage needs. From the first-time home buyer to the seasoned investor, we will find a financing option that works for your clients.

CONVENTIONAL LOANS

- › 97% financing available with income limits
- › 95% financing up to the allowable county limit
- › Maximum 6% seller contribution for 90% loan-to-value (LTV)
- › Maximum 3% seller contribution for LTV over 90%
- › Maximum 2% seller contribution for investment properties
- › Minimum credit score is 620

JUMBO LOANS

- › 80% financing available
- › 85% financing available
- › Loan amounts to \$3 million (with higher down payment)
- › Primary residences and second homes

RENOVATION LOANS

- › Conventional and FHA products available
- › Low down payment
- › Available for primary residence, second homes, investment properties, repairs and upgrades
- › Standard and limited products available

FHA LOANS

- › Non-traditional credit allowed
- › Minimum credit score is 580
(additional restrictions for scores under 620)
- › Maximum 6% seller contribution
- › 96.5% financing up to the allowable county limit

USDA LOANS

- › 100% financing
- › Maximum debt-to-income (DTI) 29/41
- › Minimum credit score is 620
- › Maximum 6% seller contribution
- › Refer to USDA for income limits and eligible counties

VA LOANS

- › 100% financing up to the allowable county limit
- › Minimum credit score is 580
(additional restrictions for scores under 620)
- › Unlimited seller contribution plus 4% for concessions (pay off debt, buy furniture, etc.)
- › Max debt-to-income (DTI) per Automated Underwriting System findings
- › Veterans, active duty, spouses of veterans/active duty

Loan programs may change at any time with or without notice. Information deemed reliable but not guaranteed. All loans subject to credit approval and property appraisal. Not a commitment to lend. Communication is intended for real estate professionals and not for the general public.