

MORTGAGE LOANS

Which Loan Is Right For You?

EXPLAINED!

CONVENTIONAL

 **95%** LOAN-TO-VALUE
 **MORE** FINANCING OPTIONS
 **GOOD** CREDIT
 **ALL** OCCUPANCY TYPES





**PURCHASE
REFINANCE
RENOVATE**

10, 15, 20 & 30 YEAR FIXED TERMS

5, 7 & 10 YEAR ARMS

1-4 UNITS

FHA

 **95.5%** LOAN-TO-VALUE
 **LOW** PAYMENTS
 **LOW** CREDIT SCORE OPTION
 **EASIER** TO QUALIFY

**PURCHASE
REFINANCE
RENOVATE**

15 & 30 YEAR FIXED RATE
5 YEAR ADJUSTABLE RATES

1-4 UNITS

USDA





 **ZERO** DOWN PAYMENT
 **LOW** PAYMENTS
 **GOOD** CREDIT
 **LIMITED** TO RURAL AREAS

**PURCHASE
REFINANCE**

30 YEAR FIXED RATE
102.5% LOAN-TO-VALUE

1 UNIT

VA LOAN

 **ZERO** DOWN PAYMENT
 **LOW** PAYMENTS
 **LIMITED** TO ELIGIBLE VETERANS
 **NO** MORTGAGE INSURANCE

**PURCHASE
REFINANCE
RENOVATE**

15 & 30 YEAR FIXED RATE
5 YEAR ADJUSTABLE RATES

1-4 UNITS