



ARE YOU A FIRST-TIME HOME BUYER?

Learn About Some of the Loan Programs We Offer

CONVENTIONAL	VA	FHA	USDA
<ul style="list-style-type: none"> • Minimum FICO: 620 • Down Payment: 5% Minimum 3% Down Payment Available for Certain Loan Programs • Occupancy: Primary, Secondary, Investment • PMI Required if Less than 20% Down • Gift Funds Allowed • Up to 9% Seller Contributions <i>*Depends on LTV</i> 	<ul style="list-style-type: none"> • Minimum FICO: 580 • Down Payment: No Down Payment Required • Occupancy: Primary • No Monthly MI • 100% Gift Funds • 100% of Veteran's Closing Costs & Pre-pays Can Be Paid By Seller 	<ul style="list-style-type: none"> • Minimum FICO: 580 with DTI Limits • Down Payment: 3.5% Minimum • Occupancy: Primary • UFMIP Financed: Monthly MI Required • 100% Gift Funds • Up to 6% Seller Contributions 	<ul style="list-style-type: none"> • Minimum FICO: 581 with Manual UW • Down Payment: No Down Payment Required • Occupancy: Primary • Upfront Guarantee Financed • Annual Fee Required, Paid Monthly • Up to 6% Seller Concessions

To learn more about our mortgage loan programs and get information on down payment assistance, contact me today!



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OVER 100,000
LOANS CLOSED



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