

MORTGAGE MENU

From Traditional Favorites to Signature Specialties

Cater to a broader range of homebuyers when you partner with our team! With our access to a variety of loan options, you can help more clients successfully navigate today's market.

CONVENTIONAL / The Most Popular Mortgage Selection

- As low as 3% down payment for eligible homebuyers
- Perfect credit not required – Minimum 620 score⁵
- Various mortgage insurance (MI) options available – Borrower paid, lender paid, single premium paid, and split premium
- Option to roll renovation/construction costs into the loan
- One-to-four-unit homes, approved and warrantable condos, townhomes, planned unit developments, and manufactured homes
- Good for primary residences, second homes, and investment properties

FHA / First-Time-Buyer Friendly & Flexible Credit Requirements

- As low as 3.5% down payment
- Perfect credit not required – Minimum 500 score⁵
- Shorter waiting periods for credit and housing events (foreclosures, bankruptcies, and short sales)
- 203(k) renovation option
- HUD REO – Buy a home for as low as \$100 down
- Good for primary residences – One-to-four-unit homes, approved condos, townhomes, and manufactured homes

VA / No Money Down for U.S. Veterans and Active-Duty Military

- No down payment required in most cases (based on VA entitlement)
- Closing costs are capped and seller can contribute up to 4% in concessions
- Perfect credit not required – Minimum 580 score allowed⁵
- Good for primary residences – One-to-four-unit homes, approved condos, and manufactured homes

USDA / No Money Down for Rural Homebuyers

- No down payment required
- Property must be in an eligible USDA rural area – Some suburban locations may qualify
- Perfect credit not required – Minimum credit score determined by GUS.¹
- Low-to-moderate household income limits apply
- Good for a variety of primary residences – One-unit homes, approved condos, and manufactured homes

1. Requires guaranteed underwriting system (GUS) approval. GUS is an automated program lenders use to qualify borrowers based on USDA guidelines. 2. Upfront extended lock fee applies (refundable if borrower is not approved for the loan). 3. Pending approval of the appraisal. 4. Not all loans may qualify for Express Closing. Additional restrictions, requirements, and underwriting conditions may apply. Speak with your loan officer for details. 5. Acceptable credit scores may vary based on additional factors within the applicant's credit profile. This information is intended for real estate professionals only. Information as of 12/17/2024. 230036_FL

JUMBO / Buy Bigger or Better – or in a Pricier Market

- As low as 10% down payment
- Loan amounts higher than the current conventional limit (\$806,500 in most counties) and up to \$4 million
- Flexible loan terms to fit your needs – Fixed rate, adjustable rate, or interest only
- Perfect credit not required – Minimum 620 credit score⁵
- Good for financing primary residences, second homes, and investment properties

NON-QUALIFIED MORTGAGE (NON-QM) For Homebuyers in Unique Situations

- Approved assets and restricted stock units (RSU) instead of traditional income sources
- As low as 10% down without mortgage insurance
- Up to 50% debt-to-income (DTI) ratios allowed
- Financing for barndominiums and non-warrantable condos
- Debt-service coverage ratio (DSCR) investment loan allows qualifying with rental cash flow instead of personal income

SPECIALTY PROGRAMS Even More Ways to Finance a Home

- Down payment assistance for qualified buyers
- One-time close construction loans (conforming and FHA loan amounts only)
- Temporary buydowns
- 3.5% or 5% in down payment assistance on FHA/USDA loans

THE PRIORITY DIFFERENCE Our Signature Products & Enhanced Services

- 100% commitment to closing loans on time
- In-house processing, underwriting, closing, funding, and servicing
- Up to 360-Day Rate Locks – Protect yourself from rising rates and higher mortgage payments²
- CashEdge© Program – Move fast on a home with a contingency-free offer
- Equity Access Loan – Quickly turn equity into cash without losing the rate on your existing home loan
- Bridge Loan – Buy a new home before selling the current one
- Early Bird Approval – Cash-buying power with a full loan approval before you make an offer³
- 10-Day Close – Go from application to closing in 10 days
- 15-Minute Express Closing – Reduces the typical hour-long (or longer!) closing day to 15 minutes⁴