

WHICH LOAN IS THE BEST FIT FOR YOU?



With a wide array of loan products, qualifying for a loan with low down payment options makes it easier for borrowers to picture themselves as homeowners.

OSN-956

CONVENTIONAL

- Down payments as low as 3%
- Mortgage insurance calculated by credit score and down payment amount
- Mortgage insurance can be eliminated once the loan-to-value reaches 80%
- No mortgage insurance with 20% down payment
- Must show 2-year work history

FHA

- Down payment as low as 3.5%
- Flexible credit and underwriting guidelines
- Mortgage insurance required for life of the loan with down payments below 10%
- Available 2 years after chapter 7 bankruptcy, 3 years after foreclosure
- Property requirements apply

REACH OUT TO ME TODAY SO WE CAN DISCUSS
WHAT LOAN OPTION IS BEST FOR YOUR FINANCIAL SITUATION.



Default Flyers
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Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend.