



# KNOW YOUR SOLUTION!

## Have a unique buying situation? We're the team for you!

We have many product options that are suitable for a wide variety of purchase situations. Our team has a variety of mortgage products and solutions to serve homebuyers in virtually every life situation or phase of life. We work with 12 highly credible lenders, which allows us the opportunity to identify just the right program at the right rate for you.

### CONVENTIONAL LOANS

- ✗ Not insured by the federal government
- ✓ Conforms to the loan limits set forth by Freddie Mac and Fannie Mae.
- ✓ Fixed or adjustable rate

### FHA LOANS

- ✓ Guaranteed by the Federal Housing Administration
- ✓ Affordable for low-middle income families
- ✓ Smaller down payments
- ✗ Require mortgage insurance

### REFINANCING LOANS

- ✗ Obtaining a new mortgage to replace the original
- ✓ Better interest term and rate for borrowers

### 100% FINANCING

- ✓ Contrary to popular belief, mortgage loans requiring zero down payment are still available. There are numerous 100% financing programs for first time home buyers available depending on your current financial situation.

### VA LOANS

- ✓ Guaranteed by the U.S Department of Veterans Affairs
- ✓ Available to active military and veterans
- ✓ Low interest rates and lenient terms

### USDA LOANS

- ✗ Offers mortgage programs that can help low- to moderate-income residents in rural areas purchase, construct, and repair homes
- ✗ Part of the U.S. Department of Agriculture.

### DEBT CONSOLIDATION

- ✓ Helped many thousands of borrowers reduce the weight of overhead and get back on their feet

