

# MORTGAGE LOANS

EXPLAINED!

*Which Loan Is Right For You?*

## 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

 **96.5%**  
LOAN-TO-  
VALUE

 **LOW**  
PAYMENTS

 **LOW**  
CREDIT SCORE  
OPTION

 **EASIER**  
TO QUALIFY

**PURCHASE  
REFINANCE  
RENOVATE**

15 & 30 YEAR FIXED RATE  
5 YEAR ADJUSTABLE RATE  
**1-4 UNITS**

## USDA

 **ZERO**  
DOWN  
PAYMENT

 **LOW**  
PAYMENTS

 **GOOD**  
CREDIT

 **LIMITED**  
TO RURAL  
AREAS

**PURCHASE  
REFINANCE**

30 YEAR FIXED TERMS  
102.5% LOAN-TO-VALUE  
**1 UNIT**

## VA LOAN

 **ZERO**  
DOWN  
PAYMENT

 **LOW**  
PAYMENTS

 **LIMITED**  
TO ELIGIBLE  
VETERANS

 **NO**  
MORTGAGE  
INSURANCE

**PURCHASE  
REFINANCE  
ASSUMABLE**

15 & 30 YEAR FIXED RATE  
5 YEAR ADJUSTABLE RATE  
**1-4 UNITS**

**CALL YOUR LOCAL LOAN OFFICER**  
for more details about which option is  
**best for you!**



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