HOME LOAN OPTIONS

Simple breakdown. Clear answers. Smart financing.

CONVENTIONAL LOANS

- **As little as 3% down**
- Typically 620+ credit score
- Great for primary, second homes & investment properties
- Flexible loan terms available

VA LOANS

- **0% down payment**
- Available to eligible Veterans & active-duty service members
- No monthly mortgage insurance
- Competitive rates & flexible guidelines

JUMBO LOANS

- **For loan amounts above conforming limits**
- Typically 10%+ down payment
- Flexible options for high-value homes
- Customized underwriting solutions

FHA LOANS

- **3.5% down payment**
- Designed for buyers with moderate credit
- More flexible qualification guidelines
- Ideal for first-time buyers

USDA LOANS

- **0% down payment**
- Designed for eligible rural and suburban areas
- Income limits apply
- Affordable homeownership option

NON-QM LOANS

- **Ideal for self-employed borrowers**
- Flexible income options (bank statements, 1099s, P&L)
- Higher DTI flexibility
- Alternative to traditional loan guidelines

DPA LOANS

- **Helps cover down payment and closing costs**
- Available for qualified first-time and repeat buyers
- Can reduce upfront out-of-pocket expenses
- Makes homeownership more accessible

Not sure which loan fits you best?

Let's build a strategy around your goals.

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