



Sweet Financing Options

In a Variety of Flavors!

STANDARD PROGRAMS

- Fannie Mae
- Freddie Mac
- FHA
- USDA
- VA
- First-time homebuyers
- Primary residences
- Second homes
- Investment homes
- 1- to 4-unit properties
- Condominiums
- Delegated underwriting

AFFORDABLE PROGRAMS

- Low down payment
- HomeReady® Program
- Home Possible® Program
- State housing programs
- County/city housing programs
- Down payment assistance*

RENOVATION PROGRAMS

- FNMA Homestyle®
- CHOICERenovation®
- FHA 203(k)
- USDA loan options
- VA loan options
- Minor rehab
- Major rehab
- Down payment assistance*
- Primary residences
- Second homes
- Investment properties
- 1- to 4-unit properties
- Condominiums
- FICO® Score as low as 620
- Down payment as low as 3.5%
- Delegated underwriting

JUMBO PROGRAMS

- Loan amounts up to \$4M
- Down payment as low as 10%
- FICO® Score as low as 660
- Primary residences
- Second homes
- Investment properties
- 1- to 4-unit properties
- Condominiums
- Low down payment doctor loan programs
- Delegated underwriting

NON-QM PROGRAMS

- 1099 programs
- Bank statement loans
- DSCR for RE investors
- Asset utilization
- Derogatory credit
- Foreign nationals
- Higher DTI allowances
- Interest-only options
- 40-year loan terms
- Delegated underwriting



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