



## RELAX. WE HAVE THE PERFECT LOAN FOR YOU

Whether you are interested in a first-time, existing or new home purchase, refinancing, or taking part in one of our community programs, our communication experts have the knowledge to get the best mortgage for you. We consider all the factors affecting your mortgage, helping you strike the right balance between product and pricing so you can finance your home knowing that we've got this.

### Secure+

We'll underwrite your loan and lock in your rate even before you purchase your home. Along with our on-time closing guarantee, you can shop with the knowledge that your mortgage is secure.

### Conventional

A "traditional" mortgage with as little as 3% down, requiring no upfront mortgage insurance fees and cancellable monthly PMI.

### FHA

We'll work with all credit types. This includes offering loans with 3.5% down to borrowers and credit scores as low as 580!

### VA

Veterans, we recognize your service to our country. This may qualify you for 100% financing with no monthly mortgage insurance.

### 100% Financing

Keep your savings account intact with our \$0 down and NO monthly mortgage insurance options.

### Jumbo

Sometimes bigger is better when it comes to your dream home. Enjoy low payment options and no mortgage insurance with as little as 5% down.

### Construction-Permanent

Finance the construction costs of a primary residence, second home, renovation or teardown, with one loan and one closing.

### HomeReady®/HomePossible®

With 3% down, reduced PMI, and no minimum borrower contribution, this option is perfect for first time homebuyers.

### Down Payment Assistance

Down payment and/or closing cost assistance grant, up to 5% of the loan amount.

### USDA Rural Financing

100% Financing on USDA rural loans.

### Bank Statement

Designed for self-employed borrowers, this program can qualify you for a mortgage, simply by using your bank statements.

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All borrowers must meet certain underwriting guidelines and credit criteria. All information is believed accurate and is subject to change without notice. 03/19

