

Expert Content Strategy Guide

Mortgage Print Flyer Library



Print Flyers – Mortgage

Expert Content Library

The Expert Content library of print flyers consists of educational content to help the average consumer better understand the mortgage process and various programs/products. Flyers are built in single and cobranded versions.

The flyer library covers the basics of buying a home, explores different products for military members, retirees, and first-time homebuyers, and provides a base from which many additional, company-specific flyers can be created.

All mortgage print flyers have been built leveraging self-serve templates to allow admins more flexibility in adjusting the library including imagery, some branding elements, and copy. This allows admins and compliance teams to more efficiently produce a library that meets the company's unique needs.

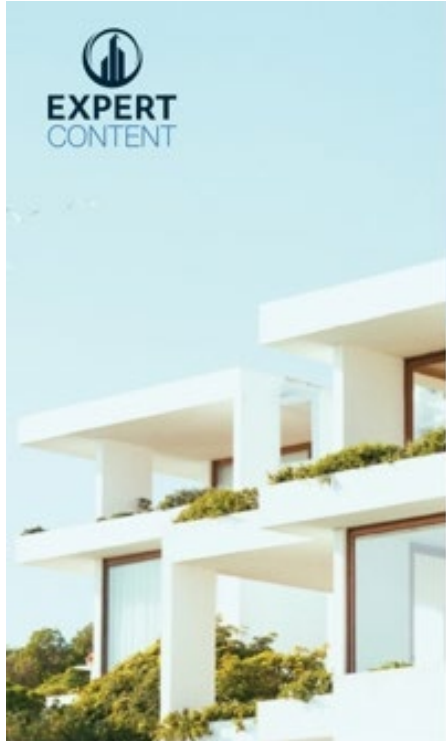
Colors and logos will be dynamically populated based on the branding/DBA logic setup and have been coded to allow admins some control over how the branding is displayed (example: removing logo in design or adding a background for the logo, adjusting font color, and more).

General Mortgage

Print flyer samples (cobranded versions exist of each asset).



Mortgage Information



Waiting To Close?

Follow these Dos and Don'ts

These tips will help you close on time with no hitches.

DOs:
DO pay your bills on time.
DO shop for your homeowner's insurance at least three weeks before closing.
DO notify us of changes to your income.
DO keep copies of pay stubs and bank statements.

DON'Ts:
DON'T apply for new credit.
DON'T accept cash from relatives for your closing costs or down payment.
DON'T transfer money between bank accounts.
DON'T quit your job.

Contact me today to learn more.



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Open the door to Home ownership



Not sure you can afford to buy a new home? An FHA loan may be the answer.

Home loans guaranteed by the Federal Housing Administration (FHA) offer the flexibility you need to buy sooner, including:

- Low down payments from just 3.5%
- Down Payment Assistance usually available
- Ability for others to contribute to your costs
- Flexible credit requirements beginning at 580
- Your home's seller can contribute to closing costs

FHA loans are one of several mortgages we offer that can help you start investing in your future. Let's start discussing today to make your dream a reality.



Contact me today to learn more about FHA loans or any of our other programs.



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Mortgage Information



You can get home faster with an FHA loan.

Ready to buy a home, but not sure you can afford a mortgage? An FHA loan may be the answer.

Home loans guaranteed by the Federal Housing Administration (FHA) offer the flexibility you need to buy sooner, including:

- Low down payments from just 3.5%
- Permission for others to contribute to your purchase costs
- Flexible credit requirements beginning at 580
- Home sellers can contribute to closing costs

FHA loans are one of several mortgages we offer that can help you start investing in your future.

Call to learn more about FHA loans or other products that may benefit you.



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Credit concerns? Let's talk about solutions.

If you're thinking your credit score will disqualify you for being approved for a mortgage, think again...and consider these solutions.

You may qualify for a mortgage now that doesn't require a high credit score. For example, you may be approved for an FHA or USDA loan. If you're a military veteran or still on active duty, you may qualify for a VA loan.

It doesn't matter when you plan to buy...the only reliable path to home ownership begins with a review of your current credit and income.

After we finish looking at your credit history, we can discuss methods of improving your score, together with some future budgeting and savings strategies.

Call today and we'll create a plan to help you realize the dream of home ownership sooner.



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Mortgage Information

Hate paying rent?

Buy with just 3.5% down...or less.

Breaking up with your landlord isn't hard to do, especially if you qualify for a mortgage that only requires 3.5% down.

If you think you need 20% down to buy a house, think again. Here are details of three mortgage programs that make it easier for first-time buyers to stop renting and move up to home ownership.

FHA loans are guaranteed by the Federal Housing Administration, which enables lenders to qualify borrowers with just 3.5% down. FHA loans also allow imperfect credit scores, and relatives can help you pay your closing costs.

VA loans are available to military veterans, those still in active duty, and some reservists and surviving spouses. These require no down payment for applicants with full entitlement (this means you aren't already using your VA loan benefit) and offer additional savings.

USDA loans are backed by the U.S. Department of Agriculture for borrowers buying homes in areas with rural zoning. These offer flexible qualifying guidelines to borrowers, plus lower interest rates because of the USDA guarantee. Household income limits apply.

Here's more good news: your family members may be able to assist you by providing you with money to help cover your costs. These are called gift funds.

Want to learn more? Contact me and we'll discuss your needs.



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Which loan fits best?

A mortgage is never "one size fits all".

Buying a home is a big decision, so we offer a variety of mortgages. Several offer low down payment options and flexible credit requirements.

Conventional Loans

Buyers with good-to-great credit scores may be rewarded with lower rates.

FHA Loans

These allow a higher debt to income (DTI) ratio. Family members may help pay closing costs.

VA Loans

These reward military veterans, some reservists, and those in active duty, enabling them to buy with little or no down payment and less money out-of-pocket.

USDA Loans

For buyers in rural zoning areas with limited incomes. Applicants may qualify with zero down.

Jumbo Loans

Designed for buyers in high-cost areas, or those buying a luxury property.

Contact me today to learn if one of these is right for you.



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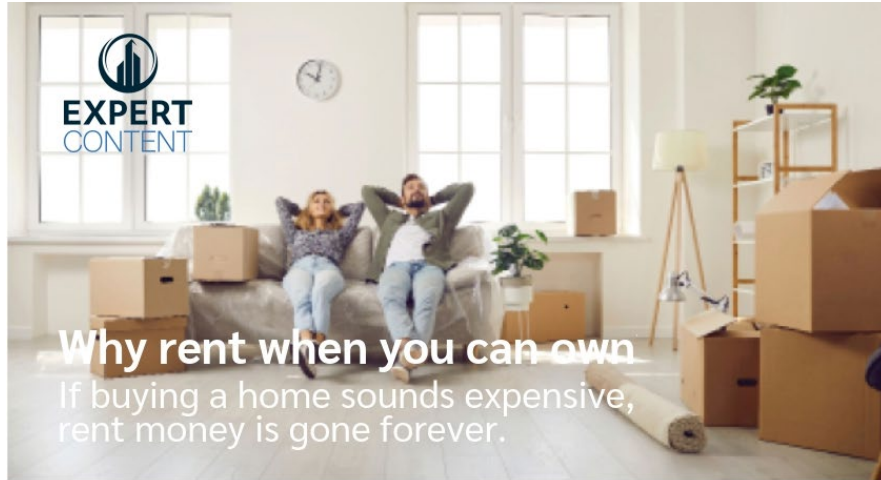
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Mortgage Information



Why rent when you can own

If buying a home sounds expensive, rent money is gone forever.

Ready to stop paying rent and begin to invest in your future? You may qualify to get comfy in a home of your own sooner than later. Here's why:

- Several mortgage programs require as little as 3.5% down...or even no money down.
- If you're a military veteran or still in active duty, you may be able to buy with zero down and lower costs across the board.
- Your monthly expenses as a homeowner may be equal to, or even less than as a tenant.
- You don't need a perfect credit score to qualify for a mortgage.
- Some mortgages allow your family members to help you by providing gift funds.

Think about it...home ownership gives you the freedom to decorate as you like, entertain friends, and add some traditional or fur kids to your family.

Call today and take that first step to a better lifestyle.



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How mortgage insurance can help you buy sooner.

Buying a home with a smaller down payment means you and your family can enjoy the perks of home ownership

We offer mortgages that require a 3.5% down payment or less...or even no down payment. These usually require mortgage insurance, an additional payment that lowers your lender's risk.

Mortgage Insurance:

- Is usually part of your monthly repayments.
- May be cancelled when you've repaid a certain percentage of your mortgage.
- Some mortgages, such as FHA loans guaranteed by the Federal Housing Administration, may require an "up-front" mortgage insurance premium.

Contact me today and we'll discuss your home financing options.



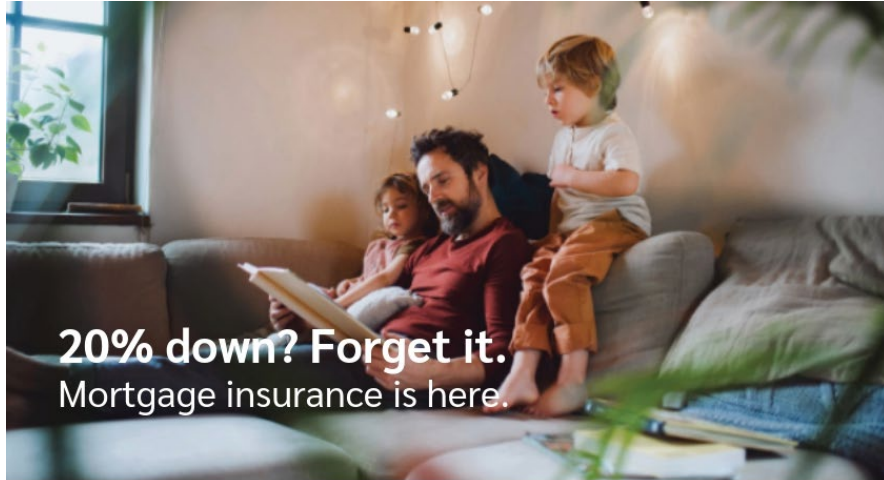
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Mortgage Information



20% down? Forget it.
Mortgage insurance is here.

Rely on us for home financing and much more. Buying a home with a smaller down payment means you and your family can enjoy the perks of home ownership sooner.

We offer mortgages that require a 3.5% down payment or less...or even no down payment. These usually require mortgage insurance, an additional payment that lowers your lender's risk.

Mortgage Insurance:

- Is usually part of your monthly loan repayments.
- May be cancelled when you've repaid a certain percentage of your mortgage.
- Some mortgages, such as FHA loans guaranteed by the Federal Housing Administration, may require an "up-front" mortgage insurance premium.

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With
two options...
what's best?

Did you know that you don't need 20% down for a mortgage? These offer buyer-friendly features.

Conventional

- Down payments as low as 3%
- Higher credit scores may be rewarded with lower interest rates
- Mortgage insurance may be cancelled when your total equity reaches 22%

FHA (Federal Housing Administration)

- Down payments from 3.5%
- Fair-to-good credit scores may qualify
- Mortgage insurance paid monthly and at closing
- Family may help you by providing gift funds

Call today for answers to your questions. I am here to help!



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Mortgage Information



Own Your Home.
Sooner than later.

When compared to renting, buying a home may seem expensive. But you may be able to move up sooner than later.

Here are some reasons why.

- You don't need a big down payment. You may qualify for a mortgage that only needs 3.5% down...or less.
- If rents in your area are rising, your potential mortgage payments may actually be less than your rent.
- Several mortgages, such as FHA, VA and USDA loans, are flexible when it comes to your FICO score.
- Down payment assistance may be available.
- Best of all...you'll have a place to call your own while you invest in your own future.

Call today and we'll discuss your options.



Transform your home...
with FHA Rehab financing.

Shopping for a home? You may spot one that's almost perfect, except that the kitchen needs updating, or you need a garage.

Here's how an FHA Rehab loan works:

- When you're approved, you'll receive funds to buy the home, plus additional funds to finance your renovations.
- You may qualify without just 3.5% down and flexible credit scoring.

Two types of FHA Rehab loans are available:

1. Streamline for minor repairs. These provide up to \$35,000 in renovation funds.
2. Standard for larger structural repairs and renovation projects costing over \$35,000.

Did you know? FHA Rehab loans can be especially valuable if you're shopping in an area with few homes for sale. **Contact us today to learn more, or to apply for financing.**



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Mortgage Information

Stop Renting Sooner

Buy with 3.5% down or less!

If you're thinking that breaking up with your landlord is hard to do, think again. Here three mortgage programs designed to help you make the transition from renter to homeowner.

Conforming loans are backed by Fannie Mae and Freddie Mac and are widely available to consumers. These loans offer down payments as low as 3%. Applicants with higher credit scores and lower debt to income (DTI) ratios are often rewarded with lower interest rates.

FHA loans are guaranteed by the Federal Housing Administration, which enables lenders to qualify borrowers with just 3.5% down. Since FHA loans allow buyers' families to assist them by providing gift funds, they're popular with first-time home buyers. FHA loans also feature flexible credit scoring requirements.

VA loans are available to military veterans, those still in active duty, some reservists and some surviving spouses. Applicants with full entitlement, which means they are not buying another home with their VA Loan benefit, are usually able to buy with zero down. Disabled veterans, Purple Heart recipients and some surviving spouses receive additional savings as their funding fees are waived.

In addition to these three programs, we offer many other home financing options for new purchase and refinancing. You may also qualify for down payment assistance!

Contact me today to learn more.



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Take Your Pick.

Here's some good news for homebuyers.

The 20% down payment requirement is a myth. This means you can buy a home sooner with a conforming or FHA loan instead of spending years saving for a down payment.

You have several mortgage options to consider, including conforming and Federal Housing Administration (FHA) loans. Check out each loan's features below:

Conforming

- ✓ Down payments from 3%
- ✓ Lower Debt to Income (DTI) ratios preferred
- ✓ Good to excellent FICO scores are required
- ✓ Buyers are often rewarded with a lower interest rate

FHA

- ✓ Down payments from 3.5% allowed, depending on your FICO score
- ✓ Fair to good FICO scores are permitted
- ✓ Higher Debt to Income (DTI) ratios are permitted

Both conforming and FHA mortgages share additional money-saving features. These include seller-paid closing costs and gift funds from family members. Let's find out today which loan is the best fit with your finances.

Call me today for an informal chat and answers to your questions.



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Products & programs

Print flyer samples (cobranded versions exist of each asset).



Jumbo Mortgages

Bigger. Better.

Meet our Jumbo ARM.



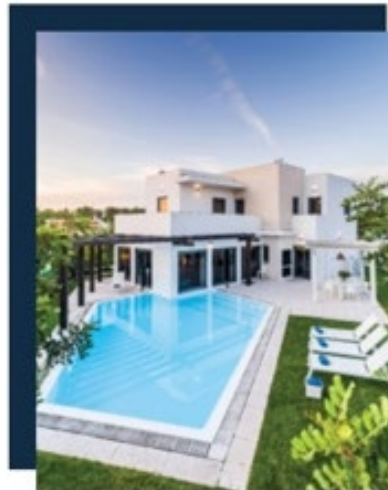
Need more flexibility starting out? A Jumbo Adjustable Rate Mortgage (ARM) delivers.

If you're buying in a high-cost area or planning to buy a luxury home or condo, you may need a Jumbo loan. These provide buyers with funds that exceed current conforming limits. When you go for a Jumbo Adjustable Rate Mortgage (ARM), you may qualify for a lower interest rate during your first few years, making move-in easier by increasing your cash flow.

Our Jumbo ARMs are:

- Available for owner-occupied, second/vacation homes and investment properties.
- Flexible – they can help you buy or qualify for a rate/term or cash-out refinance.

*You'll need an excellent FICO score to qualify



Call today to discuss your Jumbo financing needs.



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Bigger IS Better

with our Jumbo mortgages.

Jumbo loans offer financing for properties priced above the loan limits set by the Federal Housing Finance Agency (FHFA).

Benefits and features:

- Can finance owner-occupied properties, second/vacation homes and investment properties
- Available with fixed rates or as an Adjustable Rate Mortgage (ARM)
- Buy, refinance or get cash out with a Jumbo loan
- Flexible debt-to-income (DTI) ratios

Contact us to learn more about our Jumbo mortgage products, or to apply for financing.



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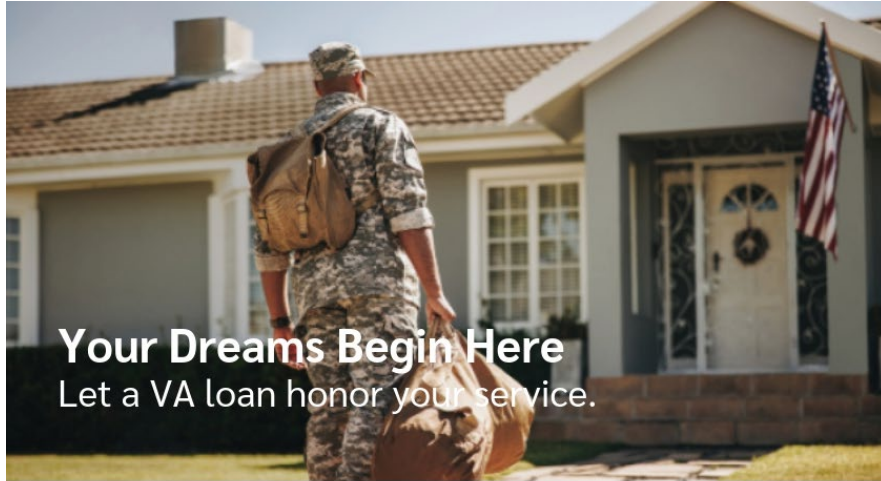
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VA Loans



Your Dreams Begin Here
Let a VA loan honor your service.

VA financing is our way of thanking military veterans, active duty personnel and some reservists for their dedication and service.

Home financing partially guaranteed by the Department of Veterans Affairs (VA) rewards you with affordable home financing options. Read below for the benefits and features of a VA home loan.

- Little or no down payment required
- 100% financing may be available*
- Gift funds from family members are permitted
- No pre-payment penalties
- Limited fees and costs

**With full entitlement. Ask for details.*

Contact us anytime to begin, or for questions.



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Can you save with a VA Streamline Refinance?



Available for military veterans, active-duty personnel and some reservists.

If you have a fixed-rate or adjustable-rate VA loan, you may qualify for a VA Streamline Refinance with little or no out-of-pocket expenses.

Options and benefits:

- Refinance to a lower interest rate - this is called a "rate/term refinance"
- Refinance to a shorter term to save on interest
- Refinance to a longer term to lower your monthly payments
- Refinance your adjustable-rate mortgage (ARM) to a fixed-rate loan
- Closing costs can be "rolled into" your new loan



Find out today if a VA Streamline Refinance makes sense for you.



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USDA Financing



100% Financing for properties in rural areas

If big-city living is less your style, we should talk about our USDA financing for the rural properties you keep eyeing.

Mortgages backed by the U.S. Department of Agriculture are designed to put home ownership within reach of buyers in rurally-zoned areas.

- No down payment required
- First-time and repeat buyers may qualify
- Flexible credit requirements
- 30-year, fixed-rate loan terms for easier budgeting
- No mortgage insurance requirement
- Household income restrictions apply

In addition to rural areas, many properties in small towns qualify for USDA financing.

Call today to discuss your home financing needs.



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Go rural and relax. No Down Payment Required.

Affordable home financing provided by the United States Department of Agriculture (USDA) is designed to help you get away from big-city living.

USDA loans provide plenty of affordable features:

- No down payment required
- Not limited to first-time buyers
- Flexible credit and underwriting terms
- 30-year, fixed-rate terms for easy budgeting

Do you qualify?

- The home you plan to buy must be in an area designated rural by the USDA.
- Your household's income may not exceed 115% of your area's median income.

Ready to apply? Got questions? Call for details...we're here to help!



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Meet the Team



Meet the Team Here for you.

Take your career to the next level supported by a team of dedicated industry experts.

You're a dedicated, successful real estate professional, committed to providing the highest levels of service to your clients. This includes meticulous attention to detail and support from viewing to closing.

Having a team of experts who share your dedication would be ideal. Here we are.

Think of us as your personal support staff. Whether it's in-depth market research or fast document revisions, we provide the type of support that makes your life easier and tells your clients you care.

Questions? Contact us to learn more. We're always here to help!



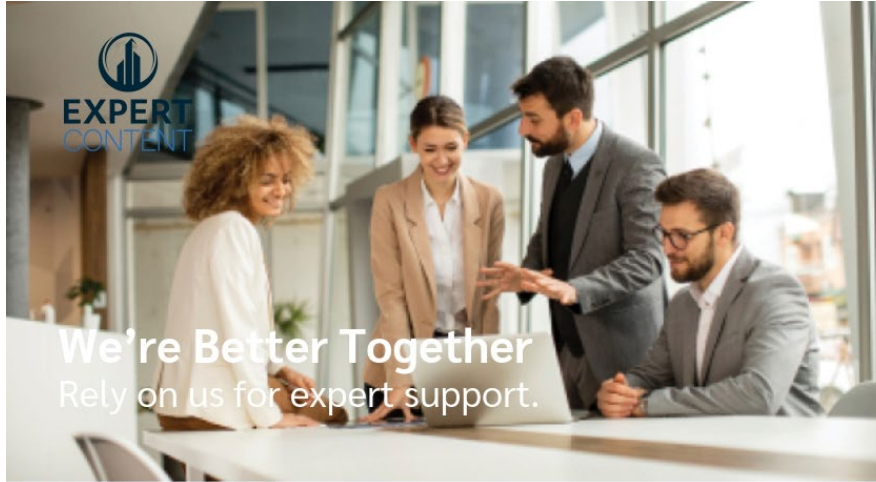
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We're Better Together Rely on us for expert support.

The most successful real estate professionals are also some of the busiest...that's why I'm pleased to introduce you to my team.

When you're not meeting with clients, you're busy with property showings, preparing presentations and monitoring the market. And your clients' home financing needs are as diverse as your property listings.

My team and I are here to provide you with the type of support that makes your life easier, frees up more time for prospecting, and tells your clients you care.

Rely on my team for regular status updates on your client's financing, personalized guidance, and accurate answers to any questions.

Contact us any time...we're here to help!



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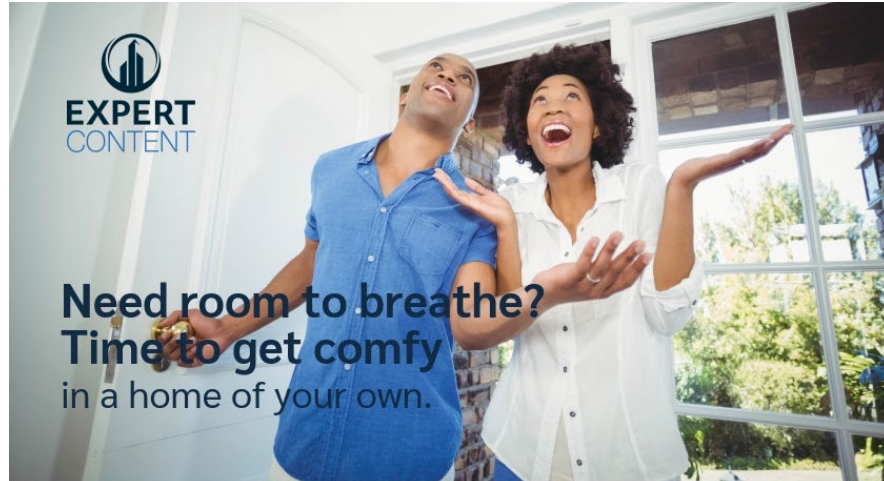
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First-Time Homebuyer

Print flyer samples (cobranded versions exist of each asset).



First-Time Homebuyer Series



Do you need room to breathe? Buying a home provides extra space, and much more. Living in a rental can be stifling in all sorts of ways.

You can't change the color scheme or remove dingy carpet. Entertaining outdoors may be difficult.

When you buy a home, you come home to a place that's really yours. *These are just a few of the ways home ownership can transform your life...*

- Spread out! Set up a home office, a gaming room or collectibles showroom.
- Relax outdoors, plant a garden, light up the grill.
- Start a family. Go with the traditional children, or adopt the pets you've longed for.
- Entertain friends and family.

Ready to move up in the world? Let's talk!



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Home Equity Basics



How home ownership pays you back

The Federal Reserve recently stated that the average median net worth of homeowners is up to 40 times higher than renters' net worth.

This is because mortgage payments are automatic investments in your future, building your equity every month.

Equity is a term that describes the amount you've repaid on your mortgage, plus any rise in your home's appraised value. As homeowners pay down their mortgage, their home equity value rises.

Here's an example of your potential equity earnings over 10 years.

You buy a home for \$250,000. 10 years later, you've repaid \$63,792 of your mortgage. This means you have \$63,792 in equity until you research your home's current value. Since a home's value rises by 3% a year on average*, yours may increase from \$250,000 to \$335,979 after ten years. This means your total equity has risen to \$149,771.

*<https://myhome.freddiemac.com/owning/equity-and-appreciation>.

Ready to move up to home ownership? We're ready to assist.



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First-Time Homebuyer Series



Break up with your landlord.

Get comfy in a home of your own.

Are you tired of living in a rental you can't decorate the way you want? Do you miss having pets, but rent where not allowed?

When you own your home, you can do all these and so much more.

- Instead of paying rent, you'll be investing in your long-term future.
- If you're a first-time buyer, you may qualify for down payment assistance.
- Your children will benefit if your new home is near a top-rated school.
- Both you and any family members will enjoy meeting and socializing with your neighbors.
- You may qualify for mortgage-related tax deductions.

Ready to move up in the world? Contact us today!



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Is now the time?

Get comfortable and start to build equity.

You may be thinking it's time to buy your first home. But what about interest rates?

Here are some reasons to buy sooner than later.

- No matter what rate you pay, you'll begin building equity. Equity equals the amount you've repaid on your mortgage, plus any change in your home's original value.
- The longer you wait for rates to subside, the less equity you'll build. Rent money doesn't give back.
- If and when interest rates fall, it may be worth refinancing your mortgage to save on monthly payments or cash-out on some of that equity.
- Home ownership is more fun. Decorate any way you like, adopt one or more pets, throw bigger parties...make it 100% yours.



Ready to check out your home financing options? Questions? Let's talk!



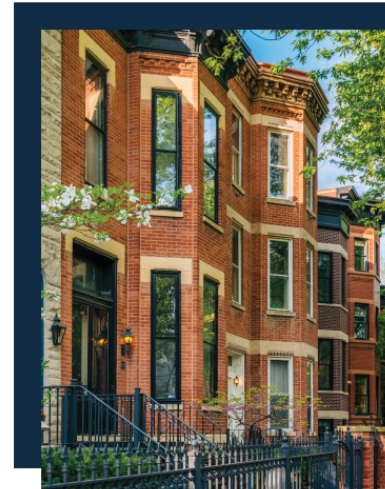
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First-Time Homebuyer Series

20% down is a...
MYTH! Buy sooner with less.

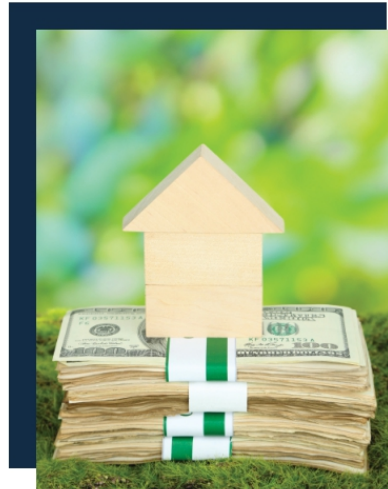


Many would-be homeowners think they need a 20% down payment to qualify for a mortgage.

However, this isn't true. Many of today's mortgages require a much smaller down payment. You may even be ready to buy a home right now!

Mortgage lending has become much more buyer-friendly. Average down payments for first-time buyers are around 7%, and you may qualify for home financing with an even smaller down payment. There are even loans available to select borrowers that require little to no down payment.

A smaller down payment translates into more funds in your savings, and to finance home improvements after move-in.



Call today so we can discuss mortgage options that could help you buy sooner.



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The homebuyer's playbook to seller concessions.

If you're shopping for a home, you may have heard the phrase "seller concession."

A seller concession is anything a home seller or builder offers to sweeten the deal, usually by lowering buyers' total costs. Check out three of the most common examples: closing costs, contingencies, and buydowns.

Here is what they are, and how they may save you money.

Closing cost payments. A seller may offer to pay a buyer's closing costs.

Seller contingencies. A buyer may ask a seller to pay for repairs or improvements before the sale.

Interest rate buydowns. These reduce a buyer's first mortgage repayments by lowering the loan's

No matter where you are in the home buying process, I'm here for you.



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First-Time Homebuyer Series



Which is it? Pre-qualification or pre-approval?

When shopping for mortgages online, you may see phrases like "loan pre-

and "mortgage pre-approval". If you ask for a pre-qualification, a lender will review your income, assets and credit. This enables them to determine if you'll probably qualify for a mortgage, and how much you can borrow. Getting pre-approved for a mortgage requires you to provide proof of your income and assets, recent tax returns, and a credit review.

Here's what they mean, and why both may be useful to you.

- A pre-qualification tells you what you can afford.
- A pre-approval tells sellers you're a serious shopper.

After an underwriter reviews them, you will learn if you're pre-approved for a mortgage.

No matter where you are in the home buying process, I'm ready to answer your questions.



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Renovation Loans



Go from fixer-upper to fab!

Turn a "has been" property into the home you've been dreaming of! A renovation loan from the FHA or Fannie Mae can make it happen.

? If you've been shopping for affordable homes, you may have spotted one that's close to perfect, but not quite. It may need a second bathroom or third bedroom. Or it has an outdated HVAC system that will be expensive to run.

It's time to think **renovation mortgage**.

These provide mortgage funds and the cash to make a fixer-upper all yours. This means you don't have to live with shag carpet or share a single bathroom. You can have these replaced or installed.

Two types of renovation mortgages are available:

1. **FHA 203(k) loans** require a 3.5% to 10% down payment. There are two types of FHA rehab loans: Limited for minor renovations, and Standard for bigger, more expensive repairs.
2. **HomeStyle® Renovation** loans can pay for more types of renovations, so you can finance luxury additions like a swimming pool as well as renovations and upgrades. Down payments begin at 3%.

Contact me to learn more about our range of renovation loans.



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First-Time Homebuyer Series



Buy sooner with mortgage insurance
All about PMI

Mortgage insurance, also called private mortgage insurance or PMI, was created to help more people buy a home without a 20% down payment.

PMI works by lowering a lender's potential risk of providing you with a mortgage. This helps borrowers qualify for a mortgage that wouldn't be available without PMI. These potential home owners didn't have a large down payment, but could afford monthly mortgage repayments.

- Typically, PMI is required for any mortgage where a borrower contributes less than 20% down.
- Several mortgage products allow PMI.
- Usually PMI is part of a monthly mortgage payment, although some loans may also require a lump sum payment for PMI.
- Borrowers may be able to cancel PMI when their mortgage's principal balance is at least 78% of the home's original appraised value.

Contact me to learn how mortgage insurance can get you into a home sooner.



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All about "DPA"

Buy your dream home sooner...really!

Down payment assistance (DPA) programs can get you home sooner than you ever dreamed, no matter where you live.

If you're postponing a home purchase because you don't have a down payment, I have some good news: you may qualify for down payment assistance.

There are several types of these programs, and most states and large municipalities have their own type of borrower assistance program. Most assist first-time homebuyers, although others may help teachers and others who are key to helping build a strong community.

Here are details of the most popular ones:

Down payment grants. Repayment is not required if you follow guidelines. Usually you must live in your new home for five years. **Forgivable loans.** Also known as soft seconds, these are zero-interest loans that go toward a down payment. Like grants, these are usually "forgiven" after five years. **Deferred-payment loans** allow you to postpone repaying the loan until you move, sell, or pay off the first mortgage.

Want to learn more? Contact me and we'll discuss your needs



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First-Time Homebuyer Series

A guide to reverse

Retire comfortably at home.

A reverse mortgage converts some of your home's equity* into cash that can help you manage medical expenses or any emergency.

A reverse mortgage's proceeds can also make your retirement years more enjoyable. Planning that cruise of a lifetime? Want to visit friends and family? Start packing!

How a Reverse Mortgage Works

Eligible homeowners must be age 62 or better, and either own their home outright or have a low mortgage balance. The outstanding balance must be small enough to be paid off with some of the reverse mortgage's proceeds.

Available loan amounts are based on the home's appraised value, the homeowner's age, and current interest rates. Generally, older homeowners with more valuable homes can qualify for higher amounts of funds. Interest is usually compounded monthly and accrues over time.

Reverse mortgage funds are available to you in several ways, including a lump sum payment or monthly payouts. Several repayment options are also offered. Repayments include the loan's balance, plus any accrued interest and fees.

* Equity is the amount you've repaid on your mortgage, plus any appreciation in value.

Contact us today to learn more.



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A VA Loan rewards your military service

Lower costs, flexible qualifying, and other money-saving benefits are built in.

If you're a military veteran, on active duty, or a long-term reservist, you may qualify to buy a home with less cash out of pocket. VA loans were created in 1944 to assist members of the military returning home after serving overseas. Benefits include:

- No down payment required with full entitlement (this means your VA loan benefit isn't already in use).
- No mortgage insurance (MI) required.
- Flexible credit and income requirements.
- Your funding fee* may be waived if you qualify for disability, are a Purple Heart recipient, or a surviving spouse of a veteran.

*VA funding fees are 0.50% to 3.6% of the loan's total amount.

Call today to learn more about how VA loans make home ownership truly affordable!



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First-Time Homebuyer Series



FHA Loan Basics

Buy with just 3.5% down.

Backed by the Federal Housing Administration (FHA), these loans were created to make home ownership affordable for more Americans.

- FHA loans don't require a large down payment. You may qualify with a 3.5% down payment.
- You don't need perfect credit. You may qualify with fair-to-good credit.
- FHA loans allow more debts. Even if a big chunk of monthly income goes toward repaying loans and credit cards, you may still qualify.
- Family members may assist you. If you need additional cash, these can be provided in the form of gift funds.

An FHA mortgage can be your key to home ownership.

Want to learn more? It would be a pleasure to answer your questions.



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Higher FICO

+ fewer debts
= lower rates

A conforming loan is just what the name says...it's a mortgage that conforms to Fannie Mae and Freddie Mac guidelines.

They offer lower interest rates to buyers with good-to-great credit scores. To qualify:

You'll need to prove that you don't have excessive monthly debts. To determine this, we'll compare your total monthly debts to your income. This is called a Debt to Income (DTI) ratio.

Next, we'll review your mortgage FICO score. (A mortgage FICO score is different than the credit scores used by credit card issuers.)

While a bigger down payment is in your favor, you can qualify with a smaller down payment.

Call to learn more about conforming loans.



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