

A LENDER YOUR FAMILY CAN

Feel At Home With

When you choose my team as your lender, you can be confident that we'll provide a **seamless experience** from start to close. We close most loans in less than 25 days – sometimes in **as few as 10 business days**. Plus, we process, underwrite and close most loans **in-house**, so there are no hidden fees. When you work with us, you'll receive respect, information and patient, caring service that makes for a smooth and stress-free closing.

OUR LOAN PROGRAMS

VA LOANS

- + For Active and Former Military Members
- + Great Rates and Terms
- + 100% Financing, \$0 Down Payment*
- + Allows for Minimal and No Out-of-Pocket Costs
- + No Private Mortgage Insurance (PMI) Required

*Must Qualify. Certain Restrictions Apply.

JUMBO LOANS

- + Financing for up to \$8M Loan Amounts
- + Programs With No Private Mortgage Insurance* to 80% of the Home Value
- + Second Home and Investment Property Programs Available

*Must Qualify. Certain Restrictions Apply. PMI Is Required if the Loan to Value is Greater Than 80%.

CONVENTIONAL LOANS

- + Fixed Rate: 15-, 20-, 25- and 30-Year Options
- + Close in as Few as 10 Days
- + Same Day Preapprovals
- + Adjustable-Rate Mortgages (ARM)
- + Purchase Programs With as Little as 3% Down*
- + Second Homes and Investment Purchases
- + Competitive Rates and Fast Answers

*Must Qualify. Certain Restrictions Apply. PMI Is Required If the Loan to Value Is Greater Than 80%.

FHA LOANS

- + Low Closing Costs
- + As Little as 3.5% Down Payment Required
- + Sellers Allowed to Cover a Generous Portion of the Borrower's Closing Costs
- + Extremely Competitive Rates
- + Down Payment Assistance and Local Grant Programs Generally Allowed**

*Must Qualify. Certain Restrictions Apply.

**Must Qualify for Assistance and Grants.

IN-HOUSE NON-QM

- + Bank Statement Loans
- + ITIN Loan Program
- + Foreign National Program
- + Asset Depletion
- + Recent Bankruptcies
- + DSCR Loans
- + P&L Loans
- + Renovation Loans
- + Construction Loans
- + Private Loans
- + Bridge Loans

USDA LOANS

- + \$0 Down Payment for Most Borrowers*
- + Receive Up to 100% Financing on Purchases
- + Low Monthly Mortgage Insurance
- + Designed for Low-to-Moderate Income Borrowers
- + No Private Mortgage Insurance Required

*Must Qualify. Certain Restrictions Apply.



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