



## Conventional Programs

Conventional Mortgage financing is typically based on Fannie Mae and Freddie Mac programs. The mortgage programs available through Fannie Mae and Freddie Mac are varied and numerous. This flyer will highlight the most popular. Please speak with a Loan Officer for other options that might be available.

### Conventional Purchase Programs

- Available in various term lengths
- Monthly Mortgage Insurance applies to any Loan to Value above 80%
- Purchase programs up to 97% LTV
- Investment purchase programs available with 20–25% down payment
- Credit Scores down to 620
- Manufacture Home financing available—Max LTV 90% and must include land/home
- Loan amounts as low as \$30,000
- Escrow waiver for taxes & insurance available <80% Loan To Value
- Mortgage Insurance options available—Borrower Paid, Lender Paid, Single Financed or Split Premium

### Conventional Specialty Refinance Programs

- Cash Out Refinance up to 80% LTV
- Home Ready (FNMA) up to 97%
- Home Possible (FHLMC) up to 97%
- High Balance Loan Amounts