

WHAT **LOAN OPTIONS** ARE AVAILABLE TO ME?



Before you begin shopping for a home you'll want to consider the different mortgage loan options available to you.

Each buyer's needs and goals are as unique as their fingerprint, so meeting with a trusted Mortgage Loan Originator is a good way to ensure you get a loan option tailored to suit you. In the meantime, however, here are some of the options you have as a buyer to purchase your dream home.

CONVENTIONAL

This is an umbrella term for standard mortgage loans not insured or guaranteed by the Federal Government.

- Down payment requirements range from 3%¹ to 20%, depending on credit score
- Competitive interest rates

FHA

Mortgage loans insured by the Federal Housing Administration. This helps buyers with little cash saved up to secure their dream home.

- More lenient credit requirements than conventional loans
- Allows down payments as low as 3.5%

VA

Loans partially insured by the Veterans Administration to help current and veteran service members, and their families, achieve the goal of homeownership.

- No down payment required²
- More lenient credit requirements

USDA

The USDA mortgage is a home loan that helps people in rural and suburban areas buy a home.

- Low interest rates
- No down payment required³

JUMBO AND SUPER JUMBO

Jumbo and Super Jumbo mortgages help homeowners purchase homes that are priced higher than \$510,400.

- Higher loan limit
- Requires good credit scores

To learn more about our diverse loan options, visit <https://www.homebridge.com/loan-programs>.



¹ Restrictions apply.

² 100% financing available on 1-unit primary residences for Veterans with full eligibility who are requesting loan amounts between \$144,001 to \$2,000,000. Minimum FICO score requirements and other requirements may apply.

³ 100% Financing Available. Property must be in a USDA eligible area for all purchase transactions. Primary residences only. Minimum FICO score requirements. Income and credit restrictions apply. Other restrictions may also apply.

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