



CONVENTIONAL LOANS



HIGH BALANCE CONVENTIONAL LOAN

- Loan amount up to \$1,209,750 in high-cost areas for a single unit
- · Eligible for primary and second homes
- · More competitive rates and easier guidelines
- Faster turn times
- · Temporary rate buydowns available

HOME POSSIBLE

- Fixed-rate financing for easier budgeting
- Homebuyer education is required for first-time buyers
- Temporary rate buydowns available

HOME READY

- Down payments as low as 3%
- · FICO from 620
- · Low income
- · First-time or repeat homebuyers
- Homeowner education helps you understand and manage the long-term financial commitments of home ownership
- · Temporary rate buydowns available

CONVENTIONAL

- · Loan amount up to \$806,500
- You may use a conventional loan to finance a property in a high-cost area
- 15, 20, 25 & 30 years fixed rate
- Down payments as low as 3% depending on your loan amount
- · Temporary rate buydowns available

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