

# CONVENTIONAL LOANS



## HIGH BALANCE CONVENTIONAL LOAN

- Loan amount up to \$1,203,975 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 \$802,650
- 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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