Loans to fit your life



Our loan options include:

Conventional

- · Credit scores as low as 620
- Up to 97% loan-to-value
- Primary residence, vacation home and investment property options

VA & USDA

- · Credit scores as low as 540
- 100% financing available

FHA

- Credit scores as low as 540*
- Up to 96.5% loan-to-value
- FHA-approved condos; including single unit approvals

Extended lock options

- Lock and Shop
- · Builder extended rate lock program

Jumbo

- Credit scores as low as 660
- Up to 90% loan-to-value with no MI
- Loan amounts up to \$3M
- Primary residence, second homes and investment property options
- Purchase, rate and term and cash-out refinances
- Interest-only options

Alternative options

- Down payment assistance
- Manufactured homes, including CHOICEHomes
- Renovation loans, including FHA 203(k) and FNMA HomeStyle Renovation
- · Energy efficiency programs
- GreenSmart Advantage powered by The Home Depot
- StrongStart program
- Bridge loans
- CashPass
- · Bank Statement Program
- Complete Rate
- ITIN program
- 3-2-1 Home Plus
- Payment Advantage program



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