

MORE WAYS TO SELL MORE HOMES

For buyers who had to forgo homeownership because of financial challenges. **NOW YOU COULD HAVE A SOLUTION TO OFFER THEM.**



Sometimes your buyer will have a challenging credit score or is looking to buy a fixer-upper or manufactured home. Sometimes your buyer will need the security of a fixed interest rate. We have loan programs available that can help with all of those scenarios, and then some. What's even better is many of our programs can be paired together to maximize the benefits for your buyer's unique needs. Like when a DPA or VA program piggybacks a renovation loan for a customized solution to those "love the house, but hate the kitchen" situations.

Partnering with us means having access to a variety of programs designed to help your clients get the funding they need to purchase a new home. Like the Advantage DPA (Down Payment Assistance) Program, which rewards buyers who make a difference in people's lives — such as teachers and first-responders — as well as first-time homebuyers struggling to save for a down payment.

Reach new buyers with exactly what they need

With more loan programs to overcome their unique financial challenges, you can turn more of your buyers into happy homeowners. Our range of specialized loan products includes:



RENOVATION LOANS

FHA 203(k) loans and Fannie Mae's HomeStyle® program enable buyers interested in purchasing a fixer-upper to finance both the cost of the home purchase and any necessary repairs with the convenience of a single loan.

ONE-TIME CLOSE (OTC) LOANS

For buyers looking to build their home, a One-Time Close option makes it possible to finance the purchase of the lot, any needed site improvements, and the construction of their home into one loan. No requalifying and no re-appraising necessary. Plus, one closing means reduced costs and less hassle for your customer.

*See program details, some limitations and restrictions apply.

DOWN PAYMENT ASSISTANCE PROGRAM (DPA)

The Advantage DPA program is perfect for people who are having trouble saving money for a down payment. Eligible borrowers can receive a forgivable grant,* up to 2% or 3.5% of the purchase price of the home, to use toward their down payment and closing costs. This program is available to borrowers such as first-time home buyers, first responders, teachers, medical professionals, civil servants, and military personnel.

MANUFACTURED HOUSING LOANS

With a wide variety of manufactured housing loans, many home buyers can receive a tailored solution to their financing needs. From FHA, VA, USDA, Fannie Mae, and Freddie Mac financing options, eligible borrowers can enjoy benefits like lower down payments and qualifying for higher mortgages.

VA LOANS

Backed by the Department of Veterans Affairs, VA home loans offer one of the few remaining "zero down" mortgages for eligible veterans, active-duty military personnel, and qualified spouses. With a low, simplified single rate and monthly payment, VA loans can help these buyers get into their homes sooner.

CONTACT ME TODAY TO LEARN MORE!