



# Product Overview

## Fixed Rate Mortgage

Fixed rate loans are popular because they ensure consistent monthly payments without worry or hassle of changing interest rates because the principal and interest stay the same for the life of the loan. Qualified borrowers can select 30, 20, 15 or 10 year options depending on their budget and lifestyle.

## FHA Mortgage

### Qualify more easily with an FHA loan.

Federal Housing Administration (FHA) loans are insured by the US Government.

Overall, FHA Loans provide more flexibility in credit, income and equity/down payment requirements. They do include a Mortgage Insurance Premium (MIP), as well as monthly mortgage insurance – but FHA loans still enable many people to achieve their goal of owning a home.

## Latitude Loan Solutions

**A series of innovative and flexible low risk loan programs that can help home buyers with unique finance situations. Here are a few examples – ask me for full details:**

**Just Missed** – borrowers falls just outside conventional loan qualifications – such as with Jumbo loan amounts;

**Bank Statement** – self-employed borrowers using bank statements rather than tax returns to qualify;

**Professional Choice** – borrowers in professional fields such as doctors, with high future earning potential and good credit.

## Adjustable Rate Mortgage

As the name implies, Adjustable Rate Mortgages (ARMs) have interest rates that change at a predetermined frequency. Your monthly principal will remain constant, but the interest rate could change.

## USDA Home Loan

The “Rural Development Loan” is a government insured home loan that allows borrowers to purchase homes with **No Money Down**. The program offers 100% financing to qualified buyers as well as other features.

## VA Home Loan

Military Veterans, members of the military and surviving spouses of Veterans earn this benefit. VA loans feature lower rates, lower payments, higher loan limits and \$0 down payment.

## 203k Renovation Loan

This all-in-one loan provides you the ability to purchase a fixer-upper and finance the repair costs.

**Call me today to learn more about each of these programs and how we can customize the right fit for you!**