

NICHE PRODUCTS

We've got options!

MORTGAGE VARIETY

- » Conventional and Government
- » FHA 203K Standard and Limited
- » FNMA HomeStyle Renovation
- » Jumbo loans up to \$3 million
 - 85% up to \$3M with No MI
 - 90% up to \$1.5M with No MI
 - 95% up to \$1,500,000 with MI
- » Full array of streamline refinance programs
- » 1031 Exchange for investment properties
- » Foreign National Buyers
- » Bank Statement Programs

DOWN PAYMENT SOURCES

- » 0% Down Payment programs
- » Employer Assistance options
- » 100% Gift Funds Allowed
- » Community Grants
- » 2nd Mortgages

PROPERTY TYPES

- » Attached & Detached Single Family Residences
- » Condos & PUDs
- » 2-4 Unit Properties
- » Manufactured Homes
- » Mixed Use Property
- » Approved Leaseholds

CREDIT STANDARDS

FHA - 580	Conventional - 620
VA - 580	Jumbo - 620
USDA - 620	Resident Aliens

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HOME LOANS
bay equity
TEAM RIQUER



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