

# NICHE PRODUCTS

***We've got options!***

## **MORTGAGE VARIETY**

- » Conventional and Government
- » Jumbo loans up to \$3 Million
  - 85% up to \$3M with No MI
  - 90% up to \$1.5M with No MI
- » Full array of streamline refinance programs
- » 1031 Exchange for investment properties

## **DOWN PAYMENT SOURCES**

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

## **PROPERTY TYPES**

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

## **CREDIT STANDARDS**

- » FHA – 600
- » VA – 600
- » USDA – 620
- » Conventional – 620
- » Jumbo – 680
- » Resident Aliens

### **Kyle Field**

Loan Officer

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