



Different Loan Types

(Conventional, FHA,  
ARM, VA, Non-QM)

Bring your dream loan home.



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# Conventional Loans

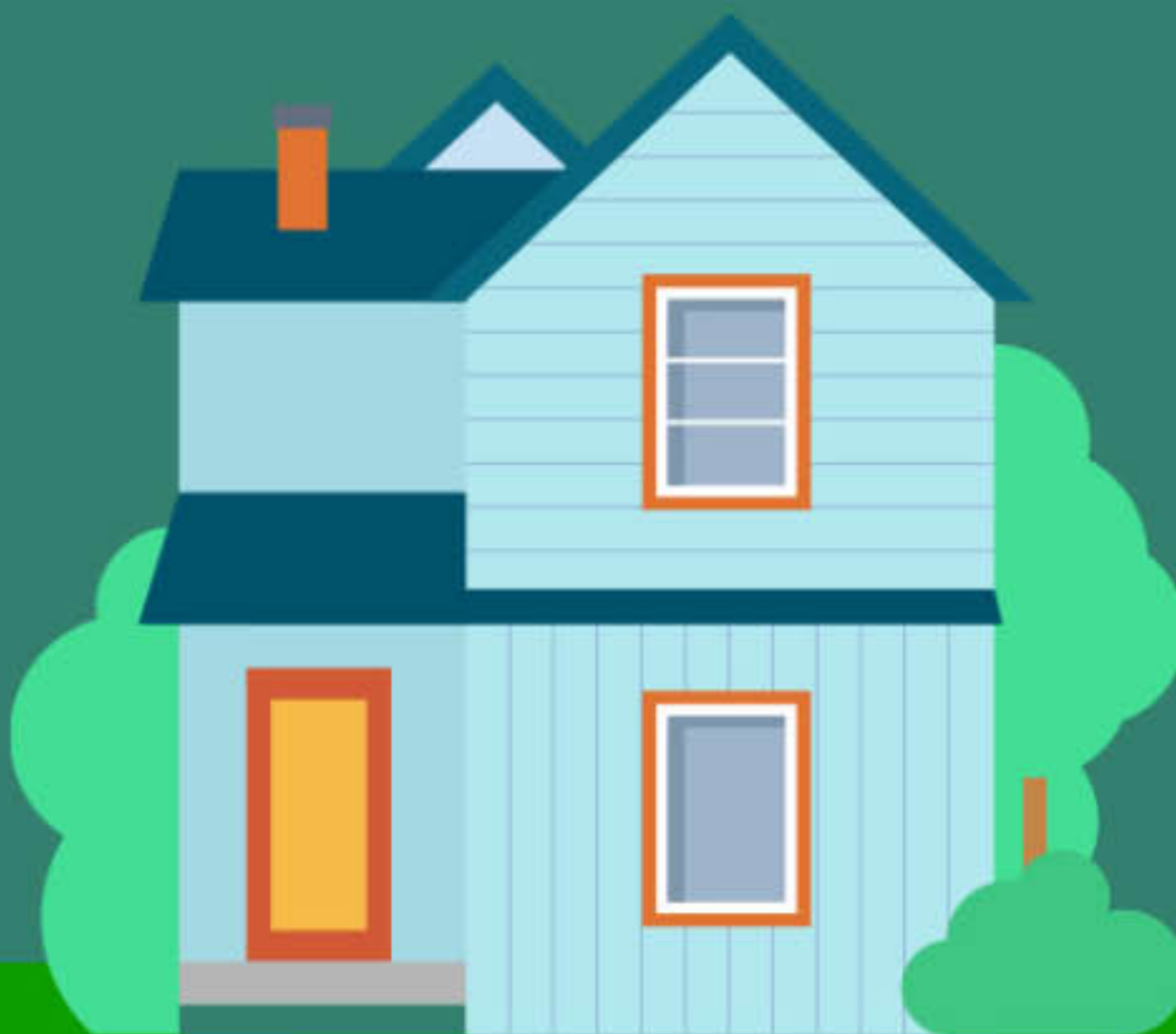
Not insured by the FHA or VA, conventional loans have lower interest rates – making them a good option for buyers with high credit scores and stable employment histories.

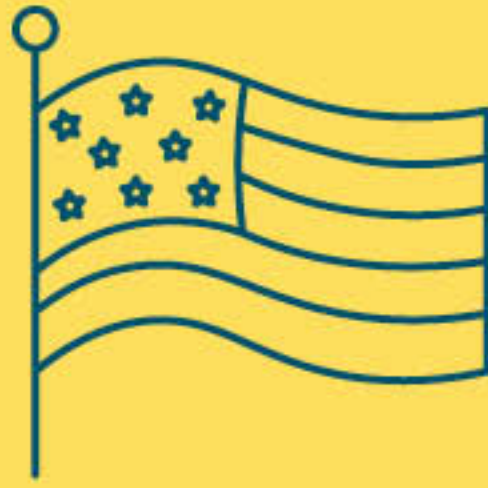




# FHA Loans

Federal Housing Administration (FHA) loans help homebuyers who don't make the traditional 20% down payment and/or have a less-than-perfect credit score finance a home.

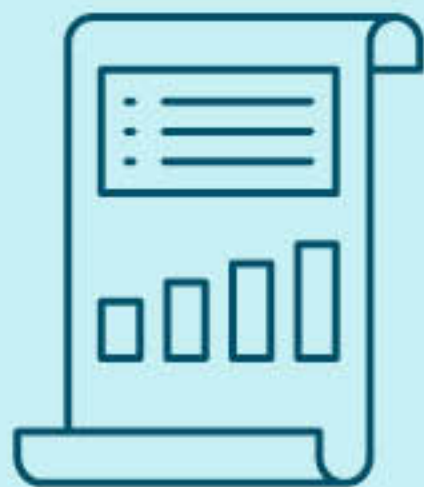




# VA Loans

VA mortgage loans are issued by private lenders and partially backed by the federal government. This helps U.S. veterans, active-duty service members, and select widowed military spouses finance a home.





# Non-QM Loans

Non-qualified mortgages (non-QM loans) allow you to qualify for a loan based on non-traditional methods, including bank statements, using assets as income, and other flexible factors.





## Adjustable Rate (ARM)

- ☆ Flexible buyers who plan to move up and out
- ✓ Early savings, flexibility, short-term benefits

- Rate and payment amount fluctuates
- Lower interest rate to start
- Ability to sell during favorable market conditions

Ready to make your move?

## Fixed Rate

- ☆ Buyers who want to stay in place long-term
- ✓ Predictability, stability, simplicity

- Payment amount stays the same
- Interest rate doesn't change during term
- Lower initial payments to start

Let's discuss details today.



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# Cash-Out Refinancing 101

Your home equity = endless opportunities

Consolidate high-interest debt, pay medical bills, cover tuition, fund a renovation, and more.





# Non-QM Loans

Home financing, no agency loans involved.

Flexible eligibility requirements.

Alternative financing options.

Workable parameters.

**Contact us to learn about our non-QM Smart Series today.**



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## FHA Loans

*Popular among first-time homebuyers with lower credit scores for relaxed requirements.*

- As low as 3.5% down payment
- Partially insured by the government
- Lower credit score accepted
- Mortgage insurance (MI) required throughout life of loan

## Conventional Loans

*A good option if you have a higher credit score and stable employment history.*

- As low as 5% down payment
- Lower interest rates
- Requires good to excellent credit score
- MI only required if financing over 80%

**Contact us to find out which option is best for you.**



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# How Non-QM Loans Work for the Self-Employed

Land your dream home without the hassle



Gaining lender confidence with less paperwork by using bank statements



Extending your payment term for a lower amount



Using fixed assets



Avoiding having to pay Private Mortgage Insurance (PMI)

**Let's discuss your Non-QM Loan options today.**





# Jumbo Loans 101

## Large Loan Amounts with Less Hassle

As little as 5% down for loan amounts up to \$1.75M



As little as 3.5% down for loan amounts up to \$1.5M



Lower monthly payments by avoiding Mortgage Insurance (MI)



What to expect



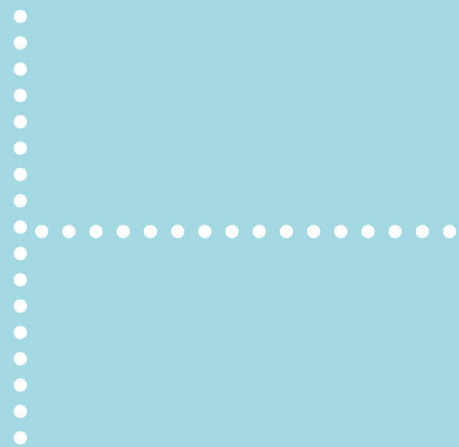


# 15-Year Loans vs. 30-Year Loans

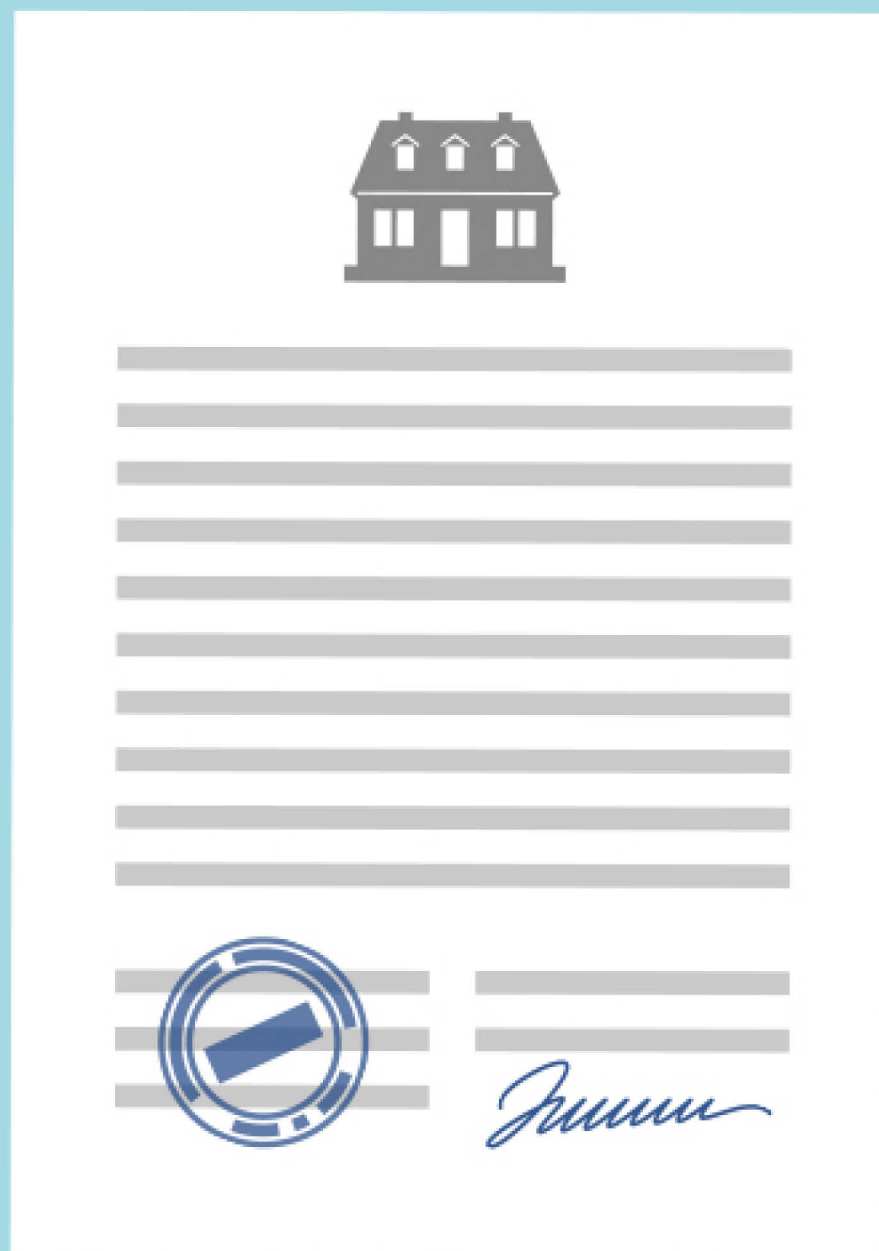
Find the loan term that's right for you.

## 15-Year

- Build equity faster
- Higher monthly payment

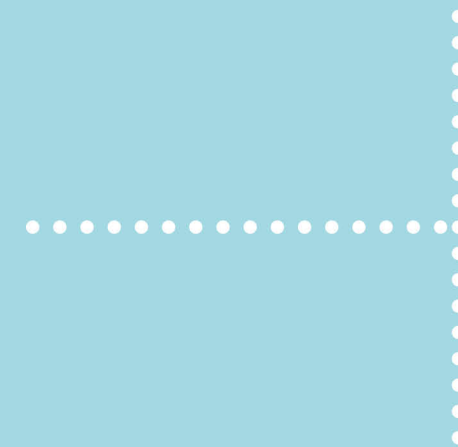


- Pay off home and loan faster while paying less interest



## 30-Year

- Easier to manage a tight budget without missing payments



- Higher interest rate
- Lower monthly payments

