

Meta Description: Make PRMI your mortgage company, and you'll have the support you need from pre-approval until closing day and beyond. Contact our Corpus Christi office today!

Alt-Text: mortgage Corpus Christi, Texas

## **Homepage**

Have you been dreaming of homeownership? At PRMI Corpus Christi, we offer an array of mortgage solutions to meet the diverse needs of borrowers across the South Texas Gulf Coast – and you'd be hard-pressed to find a more dedicated local mortgage lender.

The home buying process can be stressful, but if you're ready to take the leap, we're here to help you achieve your goals. Our friendly and knowledgeable loan professionals take pride in making the lending experience as seamless, straightforward and simple as possible. Make us your mortgage company, and you'll have the support you need from pre-approval until closing day and beyond.

Whether you're a first-time home buyer, interested in purchasing an investment property or looking to refinance, we have mortgage options. From VA loans, FHA loans and USDA loans to conventional mortgages and jumbo loans to finance high-value Corpus Christi homes, PRMI has plenty of lending possibilities. And if you have a complicated situation or are in need of down payment assistance, we're the mortgage lender to call.

No matter your borrowing needs, you can benefit from professional advice. With us, you'll get that, along with the personalized service and expert guidance you deserve every step of the way. And whatever your goals and dreams may be, you'll know that you're walking away with the best mortgage solution.

Do you have questions? Or are you ready to explore your home loan options? Look to a trusted mortgage lender serving the Corpus Christi, Texas, area – contact PRMI today!

Meta Description: The VA loan benefit is a valuable perk of military service – and PRMI in Corpus Christi, Texas, can help you take advantage of this fantastic lending program.

Alt-Text: VA loans Corpus Christi, Texas

## **VA Loans**

Are you a veteran or current member of the armed forces? Want to have a home you can call your own? The VA loan benefit is one of the most valuable perks of military service – and the PRMI team in Corpus Christi, Texas, can help you take advantage of this fantastic lending program.

VA loans, backed by the U.S. Department of Veterans Affairs, honor the sacrifices of those who have served our nation by making the path to homeownership much more accessible. With no down payment requirement, no private mortgage insurance and low interest rates, VA home loans offer substantial savings to eligible southern Texas borrowers.

Veterans and active-duty service members can participate in the VA mortgage program, but contrary to common belief, those aren't the only eligible individuals. Reservists, surviving spouses, members of the National Guard and military cadets are among those who meet the guidelines, and our mortgage professionals can verify your eligibility and help you secure a home loan that suits your needs.

Concerned about credit challenges or closing costs? Don't be – VA home loans feature lenient income and credit score requirements, and the VA limits the amount and types of fees that mortgage lenders can charge at closing. And let's not forget that those who qualify can finance up to 100 percent of the purchase price of a Corpus Christi property.

Clearly, there's quite a lot to like about the VA mortgage program. At PRMI, we make it easy for our nation's heroes to become homeowners – for more on VA loans, contact our office in Corpus Christi, Texas, today!

Meta Description: Many repeat and first-time home buyers in Corpus Christi, Texas, find that FHA loans are ideal -- and the PRMI team can determine if that's the case for you.

Alt-Text: FHA loan Corpus Christi, Texas

## **FHA Loans**

Searching for the ideal mortgage solution? For many repeat and first-time home buyers in Corpus Christi, Texas, FHA loans offer the easiest route to homeownership. This form of financing offers a number of advantages, and the mortgage professionals at PRMI can determine if it might be of benefit to you.

FHA loans are backed by the Federal Housing Administration, and that being the case, mortgage lenders are more lenient when it comes to the credit score, credit history and debt-to-income requirements. The FHA mortgage program is designed to help people on tight budgets become homeowners, and the lower bar for qualifying certainly makes it an attractive option for first-time home buyers.

But, the relaxed eligibility requirements aren't the only reason people like FHA mortgages. This type of loan allows for a down payment as low as 3.5 percent of the purchase price of a Corpus Christi home. Plus, since interest rates are competitive, borrowers enjoy affordable monthly mortgage payments. Closing costs are manageable, too, as lenders can roll some costs into the loan total.

With all of that in mind, it's no wonder FHA financing is popular among first-time buyers – but would-be southern Texas homeowners aren't the only people who can capitalize on the FHA mortgage program. For anyone who wants to finance a Corpus Christi home with a minimal amount of cash, it can be a solid choice.

At PRMI, we specialize in matching repeat and first-time home buyers with the right mortgages, and we'd be happy to help you decide if an FHA loan is your ticket to homeownership. Contact us today!

Meta Description: USDA loans aren't just for farmers – and at PRMI, we've helped many aspiring home buyers in Corpus Christi become homeowners through this mortgage program.

Alt-Text: USDA loans Corpus Christi, Texas

## **USDA Loans**

Think that USDA loans are only for farmers? This isn't the case – and here at PRMI, a leading national mortgage lender with local specialists, we've helped many aspiring home buyers in Corpus Christi become homeowners through this mortgage program.

Purchasing a property in a USDA-designated rural region is a requirement, and being the 8<sup>th</sup> largest city in the state, Corpus Christi itself doesn't meet the definition of rural. However, many homes throughout Nueces County and the South Texas Gulf Coast are located in eligible areas. And given the many benefits that come with the USDA mortgage program, it's worth consideration.

First of all, USDA home loans offer 100 percent financing – meaning that qualified borrowers can buy a home with no down payment. Backing from the U.S. Department of Agriculture makes for less of a risk for mortgage lenders, too, and the interest rates with these loans are among the lowest available. Plus, the mortgage insurance costs are more affordable than those with FHA loans and conventional financing.

USDA financing is open to repeat and first-time home buyers who meet the income limit, earning no more than 115 percent above the local average. However, household size is factored into the income eligibility equation, and because of this, a considerable number of Corpus Christi residents qualify for the mortgage program.

Would you like to know more? PRMI, a trusted mortgage lender, is here to help you find the perfect financing solution. For advice on USDA loans and expert guidance throughout the home loan journey, contact our office in Corpus Christi, Texas, today!

Meta Description: Many home buyers in Corpus Christi, Texas, find that conventional loans are the best choice – and PRMI is ready to identify your ideal financing solution.

Alt-Text: conventional loans Corpus Christi, Texas

## **Conventional Loans**

Could a conventional loan suit your financial goals? Many home buyers in Corpus Christi, Texas, find that these mortgages are the best choice – and working with PRMI, a trusted mortgage loan lender with extensive knowledge of the local lending landscape, is an easy way to identify your ideal financing solution.

Conventional loans come in all sorts of configurations, with a variety of term options, and both adjustable- and fixed-rate mortgages are available. Also, unlike government-backed lending programs, this form of financing isn't just for primary residences. Qualified borrowers can use a conventional mortgage to purchase an investment property, multi-unit dwelling or a second southern Texas home.

Also, with conventional financing, loan processing takes less time. Mortgages backed by the VA, FHA and USDA require more paperwork, and given the high number of applications, delays are quite common. The Corpus Christi housing market is competitive, and home sellers often receive several offers – and having the ability to get to closing faster can give a home buyer an advantage.

Private mortgage insurance is only required, but only until the borrower reaches 20 percent in home equity, either via the down payment or over time. Those who qualify aren't limited as far as how much they can borrow, and while the eligibility standards are rather strict, qualifying is easier than many people think.

A conventional mortgage might be the right choice for you, but why not get an expert's take on the situation? The PRMI team in Corpus Christi, Texas, can help you explore conventional loans and all of your other home financing options – contact us today!

Meta Description: Do you dream of owning a luxurious home in Corpus Christi, Texas? A jumbo loan could make that a reality – and the PRMI team is here to help with every step.

Alt-Text: jumbo loans Corpus Christi, Texas

## **Jumbo Loans**

Do you dream of owning a luxurious home in Corpus Christi, Texas? A jumbo loan, with no limit on property price, could make that a reality – and PRMI, a national mortgage lender with a team of experienced local loan officers, can help you in securing the necessary funds to buy a high-value home.

Government-backed home loans and conventional mortgages that conform to federal guidelines have a cap on the amount, but with a jumbo or non-conforming loan, Texas borrowers can purchase more expensive properties. From vacation homes and houses in highly desirable neighborhoods to rental properties and homes with plenty of land, jumbo mortgages put many types of real estate purchases within reach.

Having said that, non-conforming mortgages do have stricter lending requirements than other borrowing options. Jumbo loans are for rather large sums, making them riskier for mortgage lenders, and qualifying requires a high credit score, a high income and a low debt-to-income ratio. Home buyers also need demonstrable liquid assets or cash reserves, enough funds for a year or more of loan payments.

However, contrary to what many people think, a jumbo-sized down payment isn't always required. Some mortgage lenders have more leniency when it comes to the amount a borrower needs to put down, and well-qualified Corpus Christi residents may only need five percent of their dream home's purchase price to get approved for financing.

Don't let financing limitations cause a property you love to slip away -- PRMI is here to find the right mortgage solution, one that fits you and your lifestyle. For more on jumbo loans for home buyers in Corpus Christi, Texas, contact us today!