

CONVENTIONAL LOAN

Whether you're buying your first home or upgrading, this program offers a simple and reliable path to homeownership.

Looking for a flexible path to homeownership?

Our Conventional Loans may be the right fit for you. This traditional mortgage option fully complies with Fannie Mae and Freddie Mac guidelines, offering competitive interest rates and flexible financing solutions.

Why Choose a Conventional Loan?

Conventional loans offer a cost-effective and flexible path to homeownership. With competitive interest rates, they can help reduce both your initial and long-term costs. Unlike some government-backed options, private mortgage insurance (PMI) can be removed once sufficient equity is reached—potentially saving you thousands over time.

Designed under the guidelines of Fannie Mae and Freddie Mac, these loans still provide flexibility with low down payment options starting at 3%, various loan terms, and a wide range of property types. Ideal for borrowers with strong credit and stable income, conventional loans are widely accepted and offer a smooth, straightforward financing experience.

Program Features

- Down payments starting at just 3% – move in sooner
- Competitive rates for qualified buyers
- Flexible terms tailored to your financial goals
- Temporary rate buydowns for extra savings
- Appraisal waiver available for eligible borrowers
- Eligible properties: primary homes, second homes, and investment properties

HOW TO START GETTING A PRE-APPROVAL LETTER?

Bring these documents to get started:

- Government ID (Driver's License, Passport, Green Card, etc.)
- Last 2 years of W-2s & pay stubs
- Last 2 years of personal tax returns
- 2 months of bank statements
- Self-employed? Include last 2 years of business tax returns
- Own property? Please bring related documentation



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