

FINDING YOUR IDEAL LOAN

SWBC Mortgage offers the ideal mix of excellent service, products, and pricing to make the home financing experience memorable. Whether you are buying your first home, dream home, or investment property, or are interested in refinancing an existing loan, your loan officer will work with you to help identify the ideal loan program for your situation.

LOAN HIGHLIGHTS

Product Type	Highlights
CONVENTIONAL LOANS	<ul style="list-style-type: none">• Gift funds allowed• LTV up to 97%****• Monthly or single premium mortgage insurance with LTV over 80%• Seller concessions allowed
JUMBO LOANS	<ul style="list-style-type: none">• LTV up to 90%***
FHA LOANS	<ul style="list-style-type: none">• Up to 6% seller concessions of the properties sales price• Insured by the Federal Housing Administration• 96.5% LTV for a purchase• Gift funds allowed• Upfront and monthly mortgage insurance
VA LOANS	<ul style="list-style-type: none">• Guaranteed by the Department of Veteran Affairs• Up to 100% LTV available• 4% seller concession allowed
REFINANCES OR HOME EQUITY LOANS	<ul style="list-style-type: none">• Great rates are available• Can close in a timely manner
USDA RURAL DEVELOPMENT	<ul style="list-style-type: none">• Finance full purchase price plus closing costs up to 100% appraised value for primary residence• 6% seller concessions permitted for closing cost assistance• Gift funds allowed**
INVESTMENT PROPERTIES	<ul style="list-style-type: none">• Finance up to 85% LTV• Finance up to 10 properties

* Loans subject to credit and property approval; certain restrictions and conditions apply. Programs and guidelines are subject to change without notice. Rates change daily.

** Depending on credit score.

*** Loan amounts may vary depending on investor. If the borrower owns more than 4 financed properties, additional LTV/CLTV and credit score overlays apply.

**** At least one borrower on the loan must be a first time homebuyer.

For more information on how SWBC Mortgage can help you on your path to homeownership, visit us at www.swbcmortgage.com or call us at **1-800-460-6990**.



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