





My Team & I Deliver the Star Treatment!



Experienced Loan Officers



Clear

Communication



On-Time Closings



Mobile Friendly Tech & Tools



Competitive Rates



Personalized Service

We Are Committed to Finding the Right Mortgage Loan for You!



1 Conventional (2) FHA



Denver, CO 80246







VA (4) USDA (5) Jumbo



Non-QM





Eric Niehoff | NMLS ID#2240947 (303) 521-2171 (303) 521-2171 Eric.Niehoff@celebrityhomeloans.com eniehoff.celebrityhomeloans.com/ 600 S. Cherry Street Suite 1108



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We offer many types of home loans and will find the one specifically designed to fit your needs.

CONVENTIONAL

- Spot Loan Approval on Attached Condos
- 3% Seller Concessions (3-10% Down)
- 6% Seller Concessions (10+% Down)
- Maximum Loan Amount \$548,250
- · Does Not Have to be Primary Residence

FHA

- Low Down Payment 3.5%
- Lenient on Credit History
- Appraisal Stays with Property for 120 Days
- Down to 620 Credit Score
- Up to 6% Seller Concessions
- Maximum Loan Amount: \$356,362
- Condos Need FHA Approval

VA

- 0% Down 100% Purchase Financed
- Down to 600 Credit Score
- Up to 6% Seller Concessions

USDA

- 0% Down 100% Purchase Financed
- Down to 620 Credit Score
- Up to 6% Seller Concessions
- Property & Location Restrictions
- Water Test Required (Septic Inspection If Necessary)
- Condos Need USDA Approval

REVERSE

- . Loan Amount up to \$4 million
- Must Be at Least 62 Years of Age
- · Convert Home Equity Into Tax Free Funds
- · Limited Income & Credit Requirements
- Fixed & Variable Rates Available
- Retain Home Ownership
- Must Be Primary Residence of Home Owner

NON-QM

- 95% LTV w/No MI up to \$2 million
- Self-Employed Qualify Using 12 or 24 Month Bank Statements
- Up to 55% DTI (if LTV < 90%)
- 100% Gift Funds (if LTV < 90%)
- SFR & Condos, Primary & Second Homes
- 620 Credit & Above (580 w/20% Down)

CELEBASSIST

- 3-5% DPA
- 30 Years, 1 Unit, Owner Occ. Only
- 2nd Is Forgivable After 5 Years
- 650 Credit & Above
- Max LTV 96.5% Similar to FHA Loan Guidelines
- · Open to Non-First Timers
- No Income/PP Limits

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