



# 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
- ③ VA
- ④ USDA
- ⑤ Jumbo
- ⑥ Non-QM
- ⑦ Reverse



### Eric Niehoff

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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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