Home Financing Options

Tailored To Fit Your Unique Profile

STANDARD PROGRAMS

- Fannie Mae
- Freddie Mac
- FHA
- VA
- USDA
- First-time homebuyers
- Primary residences
- Second homes
- Investment homes
- 1- to 4-unit properties
- Condominiums
- Delegated underwriting
- Manufactured and modular

AFFORDABLE PROGRAMS

- Low down payment
- HomeReady®
- Home Possible®
- State housing programs
- County/city housing programs
- Down payment assistance*

RENOVATION PROGRAMS

- FNMA Homestyle®
- CHOICERenovation®
- CHOICEReno eXPress®
- FHA 203(k)
- USDA
- VA
- Minor rehab
- Major rehab
- Primary residences
- Second homes
- Investment properties
- 1- to 4-unit properties
- Condominiums
- FICO® scores as low as 620
- Delegated underwriting

JUMBO PROGRAMS

- Loan amounts up to $4M
- Down payments as low as 10%
- FICO® scores as low as 660
- Primary residences
- Second homes
- Investment properties
- 1- to 4-unit properties
- Condominiums
- Doctor loans
- Delegated underwriting

NON-QM PROGRAMS

- 1099 programs
- Bank statement loans
- DSCR for investors
- Asset utilization
- Derogatory credit
- Foreign nationals
- Higher DTI allowances
- Interest-only options
- 40-year loan terms
- Delegated underwriting
- HELOC
- Bridge loans

CONSTRUCTION PROGRAMS

- Conventional construction-to-permanent
- FHA construction-to-permanent
- VA construction-to-permanent
- Manufactured and modular
- Land + construction

FAIRWAY® HOME MORTGAGE | THE SHUMATE TEAM

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