FAIRWAY LOAN PROGRAM OVERVIEW AND HIGHLIGHTS

CONVENTIONAL

- Fixed- and adjustable-rate options
- Lower interest rates and low-down payment options available
- Few penalties and fees
- Maximum loan amounts apply

FHA

- Fixed- and adjustable-rate options
- Low down payment options
- Flexible income and credit requirements
- Maximum loan amounts apply

ITIN

- Fixed- and adjustable-rate options
- For US residents and non-resident aliens not eligible for a Social Security Number
- Uses the borrower’s Individual Tax Identification Number (ITIN) they were issued by the IRS

DSCR

- Fixed- and adjustable-rate options
- For real estate investors
- Qualifies the borrower using the rental income the property is expected to generate

REACH OUT TO LEARN MORE ABOUT OUR ENTIRE SUITE OF FINANCING PRODUCTS!

VA

- Fixed- and adjustable-rate options
- No down payment required*
- Low income and credit requirements
- Maximum loan amounts apply

USDA

- Fixed-rate options
- No down payment required**
- Low credit score requirements
- Maximum loan amounts apply

JUMBO

- Fixed-rate options
- Low credit score requirements available on select programs
- Available to first-time and repeat homebuyers
- Maximum loan amounts apply

BANK STATEMENT

- Fixed- and adjustable-rate options
- Available for small business owners, freelancers, contract workers, or anyone else who doesn’t receive traditional lines of income
- Qualifies the borrower using bank statements instead of traditional tax returns

SECOND LIEN OPTIONS

- Closed-end seconds and HELOCs
- Piggyback or standalone
- Traditional or alternative doc options

FAIRWAY® HOME MORTGAGE | THE SHUMATE TEAM

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