

Loan Programs

Reverse Loans

If you are 62 years of age or older you may want a Reverse Mortgage. With a Reverse Mortgage, you will never have any monthly payments and you can have cash or a monthly income for as long as you live in your home, or pay off an existing loan. For more information, visit our Reverse Mortgage page. Please [click here](#) to contact a reverse loan specialist in your area.

FHA

FHA loans are great for buyers with 3½% for a down payment. Your credit score can be as low as 620. The seller may assist you with the closing costs.

VA

VA loans will give the Veteran a 100% loan. The seller may even pay all of the closing costs.

Conventional

Conventional loans have the very best rates but usually require credit scores of 660 or better and stable employment. To get this loan without mortgage insurance, a borrower needs to put 20% down payment.

Jumbo

Jumbo loans are conventional loans over \$ 417,000.

Farm

Farm loans require a substantial down payment (on the order of 30%); however, the rates are great. Past farming experience does help. Seller carry back loans are often allowed to reduce the down payment.

Private

Private loans are fast. Private loans are for unusual buyer situations and unusual property (credit is not that important). Private loans are up to 60% loan to value and may have interest only payments. Seller carry back is usually permitted.

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