

# OPEN THE DOOR

*To your future!*

WE'LL FIND YOU THE PERFECT LOAN  
TO FIT YOUR NEEDS.

## CONVENTIONAL LOAN

- Up to 97% financing
- Competitive interest rates
- Can be used for primary, secondary and investment properties

## FHA LOAN: Federal Housing Administration

- Great option for first-time buyers
- Flexible credit qualifications
- As little as 3.5% down payment

## VA LOAN: Veterans Administration

- Available to qualified active-duty, veterans, reservists and some surviving spouses
- Up to 100% financing
- No mortgage insurance
- Flexible credit requirements

## JUMBO LOAN

- For loan amounts exceeding the conventional limit
- Primary residence and second homes

## USDA LOAN: Rural Housing Program

- For rural or suburban areas
- Up to 100% financing
- Flexible credit guidelines

## CONSTRUCTION/RENOVATION LOANS

- Build on your land or finance lot and construction together
- One-time close allows you to close the loan in just one transaction
- Two-time close allows you to change the terms and features of your loan after construction ends
- Primary and secondary option

## PHFA GRANT: Pennsylvania Housing Finance Agency

- Down payment assistance of up to \$6,000
- As little as 3% down payment and no mortgage insurance
- Combine with VA/FHA/USDA guidelines
- Income limits apply

## FHLB GRANT: Federal Home Loan Bank

- Down payment and closing costs assistance
- Up to \$12,500 for first-time home buyers
- Up to \$15,000 for current or retired police officers, firefighters, teachers, health care workers, first responders, military members, and essential workers.
- Owner occupancy only

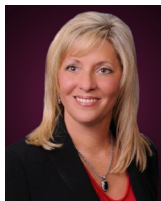
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