

CONVENTIONAL LOAN

- Credit score of 620 or higher
- Max LTV 97%
- Loan limit \$715,000 for one-unit property
- Loan limit \$916,000 for two-unit property

FHA

- Credit score of 620 or higher
- Max LTV 96.5%
- Allows higher DTI ratio

FLEX TERM MORTGAGE

A modern approach to mortgages! Choose the term length that's right for you at a fixed rate.

ADJUSTABLE-RATE MORTGAGE

Fixed payment for a short term of 5,7, or 10 years. Following this short term, your rates may adjust to market rate. ARMs typically provide a lower interest rate for the fixed term and may be a more cost-effective option.

JUMBO LOAN

For mortgages starting at \$715,000. Our Jumbo Loan Program has a wide variety of products (including interest only, and no mortgage insurance) and requires an industry best down payment available at 3.5%.

VA LOAN

- Credit score of 620 or higher
- Max LTV 100%
- Veteran-experienced underwriting and processing team
- 2/1 buydown eligible
- Escrow waiver eligible

USDA

- Credit score of 620 or higher
- Max LTV 100%
- Eligible in specific market areas
- Income requirements must be met

ADDITIONAL PRODUCTS

**INVESTOR FLEX, BANK STATEMENT PROGRAM FOR SELF EMPLOYED CLIENTS,
NUMEROUS JUMBO PROGRAMS**

**CALL HALL FINANCIAL TO DISCUSS YOUR ELIGIBILITY
AND OTHER AVAILABLE OPTIONS**