

the perfect fit: finding the right loan

We make it our **goal** to find the right loan for each homebuyer's needs. Today, homebuyers have more options than ever before.

Conventional Loans

- No-down-payment option available
- FICO as low as 620 (additional options for those with no credit score available — call for details)
- Affordable lending options with HomeReady® and Home Possible®

FHA Loans

- Down payments as low as 3.5% (3.5% down payment assistance available with National Homebuyers Fund* — call for details)
- FICO as low as 580 (additional options for those with no credit score available — call for details)
- Energy-efficient mortgages, refinances, and renovation loans also available

USDA/Rural Housing Loans

- No down payment required
- FICO as low as 580
- Home must be located in designated area

VA Loans

- No down payment required
- FICO as low as 580
- No mortgage insurance requirements

Powerhouse 100

- No down payment required
- FICO as low as 720
- Adjustable-rate mortgage options available
- No income limits or first-time homebuyer requirement

Wealth Building Loan

- No down payment required
- Financing through adjustable-rate mortgage
- Build wealth faster
- Eliminate mortgage insurance earlier in life of the loan

Jumbo Loans

- Fixed- and adjustable-rate mortgage options
- Non-warrantable condo and condotels available
- Second home and investment property jumbo loan options available

Additional Loan Programs

- Medical Professional Program
- Single Loan Close Construction Program
- FHA 203(k) Loan
- Bank Statement Program
- Investor Cashflow Loan
- First-time homebuyer programs
- Manufactured Home programs — including double- and single-wides
- HUD Section 184 Native American Home Loan Program

Call to learn more about loan programs available through Waterstone Mortgage.

With adjustable-rate mortgages (ARM), the interest rate is variable and may increase or decrease after the initial fixed rate period based on changes to an index. This could result in an increase in the monthly payment. Geographical variations may apply. Specific information about loan adjustment period available at application

**National Homebuyers Fund assistance requires minimum 600 FICO and program specific credit requirements.*



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