

Selecting Loan Products

- Down Payment: 0%-20%
 - Combo: 80% first with 10 or 15 or 20% second loan
- Principal: Interest Only or Principal and Interest
- Points: 0-1% origination points and buy downs
- Government:
 - FHA-30 year fixed or one year adjustable rate
 - VA-30 year fixed rates, three year adjustable rate
- Conventional:
 - Fixed, Arm, Balloons
 - Term: 1 and 6 month, 1,2,3,5,7,10,15, and 30 year
- Non-Conforming:
 - Jumbo, Super Jumbo, Sub-Prime
- Home equity line of credit, Home equity loans (HELOC)