

## **Products we offer:**

- **Conventional, FHA, VA, USDA, JUMBO, New Construction, & Renovation Loans**
- **Down Payment programs as low as 0-5%**
- **Down Payment Assistance Programs**
- **Bank Statement Loan Programs for Self Employed Borrowers**
- **Debt Service Coverage Ratio (DSCR) Loans – Investment Properties Only (\*Available in Most All States)**

## **DTI = (Total Monthly Debt Payments / Gross Monthly Income)**

- **Total Monthly Debt Payments:** This includes all the monthly debt obligations, such as mortgage payments, credit card payments, student loans, car loans, and any other outstanding debts
- **Gross Monthly Income:** This is the total monthly income before taxes and deductions. Includes wages, salaries, bonuses, tips, rental income, and other sources of regular income

## **What can you afford is determined by:**

- **Income**
- **Debt (if you have any)**
- **Debt-to-Income Ratio (DTI)**
- **Down payment & Closing costs**
- **Credit score**
- **Location**

## **Things to AVOID Before Closing:**

- **Making ANY Major Purchases (furniture, appliances, vehicles etc.)**
- **Changing or Quitting your job**
- **Withdrawing, depositing or moving large amounts of money in or out of your bank accounts**
- **Paying off debts or collections (unless instructed to do so by a mortgage professional)**
- **Taking a vacation during the home buying process**