



We make it easy for you to qualify AND make payments on a new home loan.

Our 40 Year term allows you to qualify for a loan based on a 40 year amortization schedule with the added benefits of a lower monthly mortgage payment and more cash in your pocket.

40 Year Term Highlights:

- Fixed and Adjustable Rates
- Loan is amortized over 40 years with a balloon payment due in 30 years.
- No Mortgage Insurance required!
- Your choice of qualification documentation programs:
 - Full, Reduced or Stated documentation, as well as 12 Month Bank Statements.
- Less than perfect credit ok!
- Available for primary residence, 1-2 families, Condos and PUDs
- Jumbo loans available
- Up to 100% LTV with higher credit scores

Please note on all programs, restrictions and rate adds may apply. Please contact your sales representative for details.



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