

LIBERTY HOME MORTGAGE LOAN OPTIONS

Not sure what type of loan you need?
Contact me today to answer all your questions and concerns!

CONVENTIONAL LOANS

- Extra payments can be made to pay off your loan faster
- No PMI
- 30-Year & 15-Year fixed interest rates
- 97% financing options

FHA LOAN

- Allows non-occupying co-borrower
- Can qualify only 2-years out of a Chapter 7 Bankruptcy
- Doesn't require all collections to be paid off
- Down payment options start at 3.5%
- 0% down payment assistance option available if needed

VA LOAN

- For Qualifying purchase borrowers who want 100% finance options
- No PMI
- Loan options up to \$1.5 million
- \$0 Lender Fees**

USDA LOANS

- 100% financing options available
- No PMI plus low monthly guaranteed annual fee
- Only applies to designated rural properties

MANUFACTURED HOME LOAN

- Can be used for the purchase or refinancing of a single-wide or double-wide manufactured home, a developed lot for a manufactured home, or a manufactured home and lot combination.



CONTACT ME TODAY!

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Website: www.kellyannhomeloans.com | Licensed in: OH, WV, PA, FL, VA, TN, WA



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LIBERTY
HOME MORTGAGE CORPORATION
KELLY ANN WORTHINGTON

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80/10/10 LOAN

- Allows you to keep a jumbo loan conventional by having an 80% loan amount, 10% Home Equity Line Of Credit Opened, and 10% down payment.
- 680 minimum credit score.
- No mortgage insurance!
- HELOC principal reduction and use of HELOC at any time for the first 10 years!

REFINANCE

- Can be used to change the loan type, loan terms, and the interest rate.
- Primary Residence = 80% – 95% LTV based on property type of 1 – 4 Unit Property
- Second Home = 90% LTV
- Investment Home = 75%–85% LTV based on property type of 1 – 4 Unit Property

RENOVATION LOANS

- Allows for a homebuyer to make multiple upgrades to their own personal specifications
- Can be used to purchase or refinance your primary home and renovate it with one loan

NEW CONSTRUCTION

- FHA, Conventional, USDA, and VA
- Maximum of 10 Acres can be included & Vacant Land can be included
- 660 Minimum Credit Score for FHA, USDA, VA – 680 Minimum Credit Score for Conventional
- Non-Occupant Co-Signors Allowed for Conventional, USDA, and VA
- Property Type = 1-Unit Owner Occupied (Second Homes 1 Unit for Conventional)
- 30-Year Fixed Rate Term
- \$175,000 Minimum Loan Amount

CASH-OUT REFINANCE

- Can be used for home repairs or to take out cash from the equity in your home
- Is based on the loan amount you still owe in your home vs the updated appraised value that is determined during the loan process.
- Primary Residence = 75% – 80% LTV based on property type of 1-4 Unit Property
- Second Home = 75% LTV
- Investment Home = 70% – 75% LTV based on property type of 1 – 4 Unit Property