

OUR PRODUCTS

CONVENTIONAL LOANS

The most traditional way to finance a home.

- Down Payment as low as 3%, 620 minimum credit score, \$510,400 maximum loan amount in most counties.

FHA LOANS

Great for small down payments, low to moderate income, or special considerations.

- 3.5% down payment, 580 minimum credit score
- 10% down payment, 500 minimum available in some markets

VA LOANS

Help our country's Service members and Veterans become homeowners.

- 0% down payment, 500 minimum credit score, over \$510,400 requires 25% entitlement
- Subject to veterans full eligibility

USDA LOANS

For designated rural areas, perfect for low and moderate income

- 0% down payment
- Income and Geographic Limits Apply. Certain Restrictions Apply.

JUMBO LOANS

For loan amounts greater than \$510,400

- 10% minimum down payment up to \$1.5 Million with no Mortgage Insurance
- Loan amounts up to \$3,000,000, 40% down payment
- 660 minimum credit scores for 25% down payment

CONSTRUCTION LOANS

Build a Custom Home on the lot you already own or finance a new lot and close at one time. The equity in your lot counts toward down payment.

- 5% down payment, 640 minimum credit score, \$510,400 maximum loan amount.
- Jumbo loan amounts available with 10% down payment.
- FHA and VA options available.

RENOVATION/REHAB LOANS

Find your perfect fixer-upper house or fix up the house you already own. Finance the repair cost into the loan amount.

- HomeStyle Renovation Loan Fannie Mae loan, 5% down payment or equity, 620 minimum credit score, \$510,400 maximum loan amount. No restrictions on type of repair.
- 203K FHA Loan 3.5% down payment or equity. Streamline Loan up to \$35,000 in repairs (restricted list), 640 minimum credit score. Standard Loan has no repair limit and can include structural repairs, 660 minimum credit score.

REVERSE MORTGAGE LOANS*

Purchase or Refinance for Seniors aged 62 or older, no mortgage payments required, can free up cash flow to use for other expenses, or reduce need to draw down other assets. Taxes and homeowners insurance must be paid yearly.

DOWN PAYMENT ASSISTANCE

For those clients that dream of home ownership, but don't have the necessary funds for closing. Great for the First Time Home Buyers.

- 5% Down Payment Assistance Programs, 620 minimum credit score, income limits and certain restrictions apply.
- Special programs available based on State agency guidelines.

OTHER SPECIALIZED PROGRAMS

For those outside the box situations.

- Future Employment/Relo Program - must have employment contract and 90 day start date
- Investment Properties - up to 10 financed properties
- Escrow Holdbacks - for small repairs up to \$5000
- Asset Depletion Loans - for income challenged clients with a lot of assets
- 2nd Liens - to avoid Mortgage Insurance or bridge the sale of another property**
- Non Warrantable Condos
- Manufactured Homes

Thrive
MORTGAGE

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Call today to learn more!

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Ready to Apply?
ApplyNowWithAmanda.com

*Just like with a traditional mortgage, homeowners must pay property taxes, insurance, HOA dues when applicable. This information was not produced by HUD or FHA and the information was not reviewed or approved by the Department or Government Agency. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It is not intended in any way as financial, tax, or legal advice. Consult a professional tax advisor**and/or estate planner. Thrive Mortgage does not directly originate 2nd lien mortgages. This is not an offer for credit approval. Subject to underwriting and investor approval. Certain restrictions apply.

