



Helping You Find the Right Loan – Made Simple

Whether you're a **first-time homebuyer**, seasoned investor, or looking to refinance, Zion Investors offers flexible loan options tailored to your goals. Here's a breakdown of our most popular loan programs to help you decide what best fits your financial needs.

Loan Program Comparison Chart

Loan Type	Ideal For	Credit Score	Down Payment	Special Features
FHA Loan	First-time buyers, lower credit	580+	3.5%	Lenient credit, gift funds allowed
VA Loan	Veterans & Active Duty	580+	0%	No PMI, flexible guidelines
Conventional Loan	Buyers with good credit	620+	3-20%	Competitive rates, wide availability
DSCR Loan	Real estate investors	Varies	20-25%	No income docs, based on property rent
HELOC	Homeowners accessing equity	660+	Based on equity	Flexible, revolving credit line
Home Equity Loan	Lump sum equity withdrawal	640+	Based on equity	Fixed rate, consistent payments
Bank Statement Loan	Self-employed or 1099 borrowers	620+	10%+	No tax returns, bank statements only

For First-Time Homebuyers

We specialize in working with first-time buyers! Whether you're concerned about credit, down payment, or just not sure where to start, we guide you through every step.





Recommended Options:

- **FHA Loan** – Great for lower credit and limited savings
- **Conventional 3% Down** – Competitive option with good credit

- **Homebuyer Education Support** – Learn the process with confidence

Refinance Solutions

Already own a home? We offer smart refinance options to help you:

-  Lower your monthly payment
-  Tap into equity for cash
-  Switch from FHA to Conventional
-  Pay off your mortgage faster

Popular Programs:

- Rate-and-Term Refinance
- Cash-Out Refinance
- FHA Streamline Refinance
- VA IRRRL (Interest Rate Reduction Loan)

What You'll Receive:


When you download this guide, you'll also get:

- A side-by-side **loan comparison chart**
- Helpful mortgage terms and definitions
- Questions to ask your lender before choosing a loan
- A space to take notes on homes and rates

Let's Get You Approved!

Have questions or ready to get started? Reach out anytime – we're here to help you find the right loan at the right time.

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✨ *Zion Investors – Building Wealth Through Smart Mortgage Solutions*