

Diane Cano | Mortgage Broker | Mortgageloansbydiane

Over 100+ Lenders to choose and shop for you!

15 - 30 Year Fixed Rate Mortgage Conventional Loans – Long terms that are easy to understand. **15 Year Fixed Rate Mortgage** – Lets you pay off your home faster.

FHA Loans – Allow down payments as low as 3.5%.

VA Loans – Available to vets and active-duty military

USDA Loans – No down payment required and flexible credit score requirements.

Jumbo Loan – Get financing for the home you really want.

Buydown Loan – Reduce your mortgage payment rate.

Cash Out Refinance – Remodel your home or pay off high interest debt.

Non-QM Loan – Qualify using alternate methods of income verification.

One-Time Close Construction Loan – Loans to help you build the home of your dreams.

Physician Loans – Specialized mortgage products designed to meet the unique needs of medical professionals, typically offering features like low or no down payment requirements, flexible debt to-income ratios, and sometimes reduced documentation requirements. These loans recognized the earning potential of physicians and aim to help them overcome barriers to home ownership, such as student debt.

DSCR – A mortgage loan that uses the current or estimated market rent as qualifying income. This loan is for experienced real estate investors. No income, No tax returns, or No employment information is required. No max on the existing properties. No DTI is required to qualify. Max loan amount up to \$2.5 million. Cash-out up to 1.5 million. At least own one current real estate ownership. Buy investment property! No tax returns and No hassle!

Bank Statement – Provide 12 – 24 of bank statements. Provide a profit and loss statement for your business. Make at least a 10% Down Payment. Have adequate cash reserve. Have a credit score of at least 620. Have a DTI ration of 45% or lower (some lenders allow higher percentage) Provide business licenses, organization documents and other related paperwork.

Guest House – ADU Loan – Loans to create an additional living space on your property.

FHA 203k Loan – Get cash to renovate your home or buy a fixer-upper.

ARM – Get lower interest rates and lower payments for an introductory period.