

FAIRHAVEN MORTGAGE



**LOAN PROGRAMS
HANDBOOK**



Donna Rafko
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MORTGAGE BROKER CONCIERGE SERVICES



A LOAN OFFICER IS EMPLOYED BY A BANK, CREDIT UNION OR OTHER LENDER AND IS LIMITED TO PROVIDING THE LOAN PRODUCTS THEIR EMPLOYER OFFERS. AT FAIRHAVEN, WE WORK ON THE BORROWER'S BEHALF TO NEGOTIATE WITH MULTIPLE LENDING INSTITUTIONS TO FIND THE BEST LOAN OPTION AND COMPETITIVE INTEREST RATE FOR THE CLIENT

DIFFERENT LOANS FOR DIFFERENT NEEDS

**ONE APPLICATION
ONE CREDIT PULL
ONE STOP SHOP**

GIVES BUYERS ACCESS TO EVERY LOAN OPTION THEY COULD NEED TO MAKE HOMEBUYING AND REFINANCING THAT MUCH EASIER.

WE STAY UP TO DATE WITH LENDING OPTIONS AND MAINTAIN EXCELLENT RELATIONSHIPS WITH LENDING INSTITUTIONS AND REAL ESTATE AGENTS.

WE PROVIDE OUTSTANDING CUSTOMER SERVICE WHILE CONSISTENTLY MEETING THE CLIENT'S AND REALTORS NEEDS.



FAIRHAVEN MORTGAGE

LOAN PROGRAMS WE OFFER



MORTGAGE

CONTACT FOR DETAILS ON THE PROGRAMS BELOW

- Fixed-Rate Mortgage
- Adjustable-Rates Mortgage
- Conforming Loans
- Jumbo & Super Jumbo Loans
- FHA, VA & USDA Loans
- Conventional Loans
- Terms from 5 to 40 Years
- Upfront Underwriting (TBD)
- Free Escrow Waiver on Conventional
- No FICO LOan Programs
- Jumbo ARMS
- NON-TRID DSCR Loan Amounts
- FHA as low as 500 Scores
- 100% FHA Financing
- NON-QM
- Reverse Mortgage
- Home Equity LOans
- Bank Statement Loans
- Investment Loans
- OTC Builder Loans
- ITIN/Foreign Loans
- Short Term Rental Loans
- Gig Income Mortgage Loans
- Commercial 4 units Financing
- 5-8 Unit Investment Residential Properties
- 2-8 Unit Mixed-Use Investment Properties
- No Ratio Investment Loans
- Renovation Loans
- VA High Balance
- Manufactured Home loans
- Chattel Loans
- Down Payment Assistance Loans
- 1099 Income loans
- DSCR Loans
- NO Ratio INvestment Loans
- NON QM Jumbo Loans

**Contact me for additional details
on these programs**



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FAIRHAVEN MORTGAGE LLC, 814 ARION PKWY, SUITE 204, SAN ANTONIO, TX 78216, 2348888, BRANCH: 606 EAST CRAWFORD STREET, PALESTINE, TX 75801 NMLS 2363979 RESIDENTIAL MORTGAGE LOAN COMPANY. THE PRINCIPAL, INTEREST AND MI PAYMENT ON A \$200,000 30-YEAR FIXED-RATE LOAN AT 5.125% AND 97% LOAN-TO-VALUE (LTV) IS \$1148.97. THE ANNUAL PERCENTAGE RATE (APR) IS 5.644% WITH ESTIMATED FINANCE CHARGES OF \$5,600. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL LENDER MONTHLY PAYMENT. RATES CURRENT AS OF 7/8/2022. SUBJECT TO BORROWER APPROVAL.

ABOUT DONNA RAFKO

MORTGAGE LENDER
NMLS# 1793900



My name is Donna Rafko. I'm a mortgage loan officer with a couple of decades of experience working within the mortgage industry. I enjoy being able to offer the best loan product, based on the clients' individual needs and to personally walk them through the process from beginning to end and celebrate at closing. I'm a strong believer in relationship-based lending. Fairhaven has the products and rates we need in today's market. I have access to over 25 lenders, allowing me to offer a full array of loan products. As a broker I'm able to shop for the best rates and fees available. I am not limited to just one bank/lenders options. Experience, competence, and integrity are important as is a strong understanding of the processes and industry. I can confidently offer all of this to you and am proud to represent Fairhaven.

I live in and love New Braunfels. I'm a Michigan native, who's spent the past 17 years in the greater San Antonio area. I am here to help build community, wealth and most of all to help people with their biggest and best purchase and I absolutely love doing it.

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Where Dreams Become Reality

