

Which Loan is Right for You?

	Minimum Down Payment	Terms	Who can qualify?
Conventional	3%	15-30	Anyone with 620 FICO score or better
VA	0%	15-30	Veterans or active military
FHA	3.50%	15-30	Anyone with 580 FICO score or better
USDA	0%	15-30	Anyone, but property must be in USDA approved area
HUD-184	2.25%	30	For Tribally enrolled individuals

Sovereign Bank offers a home loan experience that will make buying your home easy, transparent, and seamless! Our experienced staff manages your loan process from the beginning to closing. When you choose Sovereign Bank you can expect:

- Experienced lenders and personnel working on your loan
- Open and clear communication
- Competitive loan rates
- Local underwriting
- Streamlined, on-time closings

Our competitive mortgage loans are easy to apply for and we offer a variety of loan types and terms to fit your needs. We proudly offer the following loan products:

- Conventional
- FHA
- VA
- Jumbo
- Construction Loans
- Rural Development
- 1st and 2nd Mortgage Combo
- Bridge Loans
- HUD-184



Kelby Long
Mortgage Loan Originator
NMLS #1950970
klong@banksovereign.com
405.448.1701

Apply at: www.loansbykelby.com

Sovereign BANK

3030 NW Expressway, Ste. 130, Oklahoma City, OK 73112 | 405-778-6500 | banksovereign.com | NMLS #486434