

# WHICH HOME LOAN IS RIGHT FOR YOUR HOME?

Below are the most popular mortgage options in the United States. See basic information and minimum down payments to determine which loan may be best suited for your next home purchase.

**CONVENTIONAL**  
**3%** MINIMUM DOWN PAYMENT



This is the most common mortgage option and usually has the best interest rates.



**FHA**  
FEDERAL HOUSING ADMINISTRATION  
**3.5%** MINIMUM DOWN PAYMENT

This mortgage option makes ownership more affordable with a low down payment and easier credit requirements.

**VETERANS LOANS (VA)**  
**0%** MINIMUM DOWN PAYMENT



This mortgage option is for Veterans only. No down payment or mortgage insurance required.



**USDA**  
U.S. DEPARTMENT OF AGRICULTURE  
**0%** MINIMUM DOWN PAYMENT

This mortgage option was developed to promote the purchase of rural land.

**PURCHASE RENOVATION**



This mortgage option allows you to buy a fixer-upper with a low down payment, and finance any repairs, renovations, or additions all in one loan. Primary and second homes and some investment property homes are eligible.



**REFINANCE RENOVATION**

You can refinance your current home to update, renovate, repair, or add on. Primary and second homes and some investment property homes are eligible.

**Contact us today for more information about these programs!**



**Steph Chapple**  
NMLS #1667806 | Loan Officer  
(970) 443-3763 - Cell  
(970) 530-0489 - Office  
steph.chapple@academymortgage.com  
academymortgage.com/about-us/team/stephchapple  
1951 Wilmington Dr.  
Fort Collins, CO 80528  
LO State Lic#: CO 100509458; WY 8022

Corp NMLS# 3113 | Equal Housing Lender | Corp State Lic#: WY:1386; CO: 3113



**Amy Martin**  
Broker Associate  
(970) 698-0196 - Cell  
amy@homesbyamymartin.com  
homesbyamymartin.com  
125 S. Howes Street - Suite 120  
Fort Collins, CO 80521  
FA.100078374