



Guaranteed Rate home loan options

Our extensive portfolio gives you plenty of options

FHA

- Down payment options start at 3.5%
- Allows non-occupying co-borrower
- Down payment and closing costs may be gifted*

USDA

- 100% financing options available
- No private mortgage insurance (PMI), plus low monthly guaranteed annual fee
- Only applies to designated rural properties

VA

- For qualifying purchase borrowers who want 100% financing options
- No PMI
- Loan options up to \$2M

Conventional

- No mortgage insurance options for borrowers with options less than 20% down
- Finance 2-4 unit property with 5% down options

Jumbo

- Non-bank jumbo lender
- For borrowers in the market for a home loan above \$647,200**

New Construction

- FHA, VA, Conforming and Jumbo Extended Lock options up to 12 months
- 2-1 temporary rate buydown available
- Financing options to include post-closing upgrades
- Escrow holdback waiver program

Renovation

- FHA 203(k) and Fannie Mae HomeStyle options
- Down payment options as low as 3%
- Purchase or no-cash-out refinance allowed

Current as of 12/13/2021

*Gift funds may be allowed for down payment and closing costs for borrowers who meet FICO score minimums. Restrictions apply.

**Conforming loan limits are even higher in counties that are considered high-cost areas. To view the FHFA's new baseline for your location, visit fhfa.gov. Guaranteed Rate is not affiliated with the Federal Housing Finance Agency.

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and for more information.

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Contact me today to learn more!



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