

Featured Loan Programs



LOAN PROGRAMS	FEATURES AND BENEFITS	MIN DOWN PAYMENT	IDEAL BORROWER	MINIMUM FICO
PMI Eliminator	No monthly MI and Lower monthly payment. Eligible for vacation and second homes!	5%	A borrower looking for the lowest payment with the least amount of down payment.	680
Conventional Loan	Low down payment. Cash out and Debt consolidation available. No mortgage insurance.	3%	A borrower with good credit who wants to keep their assets liquid and not tied up in a new home.	620
FHA	More forgiving for borrowers that don't have the best credit, instable work history, and/or has little down payment funds/equity.	3.5%	First time home buyers. Buyers with little money for a down payment. Or borrowers with bruised credit.	580
USDA	0% Down payment for USDA qualified home 100% financing!	0%	Buyers in rural areas that are looking for \$0 down payment. Income and location eligibility requirements for this program.	640
VA	0% Down payment for qualified Veterans 100% financing! Zero mortgage insurance.	0%	Eligible veterans with \$0 down payment.	580
Investment Property	15% Down payment. Low conforming interest rates.	15%	Buyer looking to invest homes with maximum cash flow	620
Reno	Cash at closing. No waiting for funds. Super-low down payment.	3%	Buyer looking to refresh or renovate looking to get started right away.	620
Construction	One-time close construction-to-permanent loan. PMI on any loan under 20% down payment.	5% for Conventional	Anyone looking to build a home.	680

This material is intended for professional purposes only and is not to be distributed to consumers. Homeside Financial, LLC 5950 Symphony Woods Rd, STE 312, Columbia, MD 21044. NMLS #1124061 Not an offer of credit or commitment to make a loan; all approvals are subject to underwriting guidelines including but not limited to: acceptable current credit worthiness, income history, etc. Loan programs & options are subject to change at any time. nmlsconsumeraccess.org



Nick Molthen

Loan Officer
 Homeside Financial, LLC
 D 703.628.8662 | F 1.877.752.2674
 nmolthen@gohomeside.com
www.MolthenMortgage.com

NMLS ID# 1471798