



let us help you make the right move

We offer a variety of loan programs to meet your home buying needs. Here's a brief listing to get you thinking about your mortgage options.

FIXED-RATE 30 YEAR CONVENTIONAL MORTGAGE

A loan with a life span of 30 years where the monthly payments remain unchanged for the life of the loan.

FIXED-RATE 15 YEAR CONVENTIONAL MORTGAGE

Similar to the 30 year conventional mortgage, with slightly higher payments, lower interest rates, and with a payoff in half the time.

ADJUSTABLE-RATE MORTGAGE (ARM)

A loan with an interest rate that is periodically adjusted to reflect changes in a specified financial index.

VA LOAN

Backed by the Department of Veterans Affairs, these loans are reserved for qualified veterans, and require little or no down payment.

FEDERAL HOUSING AUTHORITY (FHA) LOAN

These loans are insured by the federal government and allow buyers to make a smaller down payment on conventional loans.

TWO-STEP LOAN

A 30 year loan that is a blend of ARM and conventional loans.

SELLER FINANCING

The property seller assumes the role of the banker and agrees to lend money to the buyer to purchase the home.

ASSUMABLE MORTGAGE

The buyer takes over the mortgage from the seller, and pays the difference between the sales price and the balance on the existing loan.

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