

CHENOA DPA

FHA RATE ADVANTAGE

- Min. FICO 640
- Down Payment & Closing Cost Assistance
- Max 50% DTI
- Qualifying Income Less than or Equal to 115% AMI
- First Time Homebuyer & Homebuyer Education Not Required
- Repayable 2ND Mortgage

FHA EDGE SOFT SECOND

- Min. FICO 620
- Down Payment & Closing Cost Assistance
- Max 50% DTI
- Qualifying Income Less than or Equal to 115% AMI
- First Time Homebuyer Not Required
- Homebuyer education Required w/ 620-639 FICO
- Forgivable 2ND Mortgage

FHA EDGE REPAYABLE SECOND

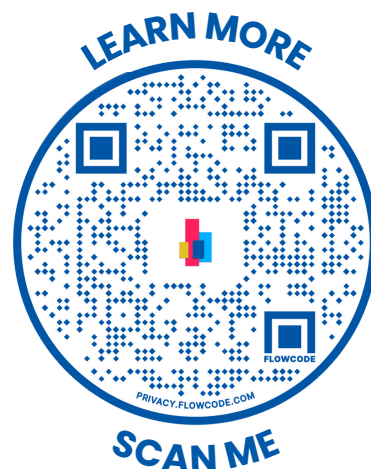
- Min. FICO 620
- Down Payment & Closing Cost Assistance
- Max 50% DTI
- No Income Limits
- First Time Homebuyer Not Required
- Homebuyer Education Required w/ 620-639 FICO
- Repayable 2ND Mortgage

DSCR

- Close in personal name or LLC
- No income verification
- Investment Only
- 8+ Lenders/ Investors

PHFA

- Competitive interest rates with fewer fees
- 30-year, fixed rate terms
- Can be used with CONV, FHA, VA, or RD loans
- Possible down payment and closing cost assistance



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All loan programs, terms, and rates are subject to change without notice.
All financing is subject to credit approval and eligibility. Terms and conditions apply. This is not a commitment to lend. Please consult your loan officer for specific terms, rates, and conditions.

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Always consult with a licensed mortgage professional before proceeding with any real estate transaction.



Mortgage Products & Programs



CONVENTIONAL

- Up to 97% LTV
- 95% for 2-4 Unit primary
- FICO down to 620
- Waive Escrows up to 97% LTV
- Underwritten to AUS, no overlays
- 16+ Investors/Lenders
- LLPA's waived if FTHB under 100%AMI
- **Conventional Cash-Out 90**

FHA

- FICO down to 500
- Underwritten to 4000.1, no overlays
- 19+ Lenders

VA

- 100% Financing
- Underwritten to VA Handbook, no overlays
- Waive escrows up to 100%
- 14+ Investors/Lenders

USDA

- FICO down to 550
- Underwritten to GUS, no overlays
- 16+ Investors/Lenders

FANNIE MAE HOME READY & FREDDIE MAC HOME POSSIBLE

- No FTHB Program
- Income Limits
- Discounted Mortgage Insurance
- LLPA's waived

NON-QM

- 1099 Only Program
- ITIN Clients
- Portfolio Lenders
- Common sense underwriting/ AUS miss loans

LENDING HEIGHTS EDGE

- Up to 97% LTV
- \$5000 Credit
- Up to \$500 toward 1-year home warranty
- Up to \$500 toward Appraisal Cost
- No income Restrictions
- Geographic Restrictions
- Follows DU Approved/Eligible

FREDDIE MAC HOME ONE

- FTHB Program
- Up to 97% LTV
- Discounted MI

EMPOWERED DPA LOAN

- FHA loan with 2% or 3.5% grant
- FICO down to 620
- DTI up to 48.99

ZERO FLEX DPA

- Zero down payment
- No income limitations
- FICO down to 660
- Up to 97% LTV
- Follows DU Approved/Eligible

JUMBO LOANS

- Up to 90% LTV
- Loans up to 4MM
- 19+ Lenders/Investors

BANK STATEMENT

- 12 or 24 Month Statements
- Personal or business
- Loan up to 3MM
- FICO down to 580
- 8+ lenders/investors

BUY BEFORE YOU SELL

- Bridge loan giving buyers contingency free offers
- Min. FICO 620
- Conventional, High Balance, Jumbo, DSCR, and Bank Statement
- Loan amount up to \$2,000,000

HELOC

- 5-day closing allowed
- Investment Properties
- FICO down to 620
- 3+ Investors

ONE-TIME CLOSE CONSTRUCTION

- Conventional, FHA, and VA programs
- 3 investors

RENOVATION LOANS

FHA 203k RENOVATION

- Standard and Limited
- Follows FHA 4000.1 no overlays
- Down to 580 FICO

FANNIE MAE HOMESTYLE RENOVATION

- 1-4 unit Primary
- FICO down to 620

FREDDIE MAC CHOICE RENOVATION

- 1-4 unit Primary
- FICO down to 620

VA RENOVATION

- Purchase or Refinance
- FICO down to 580

USDA RENOVATION

- Up to 100% LTV
- FICO down to 580