



MY CITY
HOME LOANS

UNIQUE LOAN PROGRAMS

About Us

My City Home Loans helps borrowers turned down by other lenders with creative financing options like 0% Down, Bank Statement Loans, and DSCR Loans. Our personalized solutions help clients overcome obstacles and achieve homeownership.

Behind the Scenes

At My City Home Loans, we handle underwriting and processing in-house, allowing us to make fast decisions and communicate clearly. This streamlined process means fewer delays, quicker approvals, and real-time issue resolution, ensuring clients reach the closing table on time.

**MY CITY
HOME LOANS**

NMLS #2468515

616. 622. 4022

INFO@MYCITYHL.COM



Cash Offer Program

Enables specific buyers to present a more enticing offer.

0% Down Program

Conventional and FHA options with no income restrictions.

1% Down Program

Pay just 1%, and we'll contribute 2% towards your down payment.

MSHDA

Offers affordable housing opportunities and down payment assistance.

Construction Lending

Provides financing specifically tailored to fund a new home.

New Construction Partnership

Select new construction homes available with rates in the 4's.

DSCR/Bank Statement

Ideal for self-employed individuals that don't report much income.

HELOC/Bridge

Financing that lets you tap into your home's equity.

Commercial Lending

Helps businesses secure financing for property acquisitions.

Save a Deal Appraisal Guarantee

Free second look appraisal at no cost to buyer or seller.

ADVERTISEMENT – These figures are supplied as examples. The rate is based on a 740 or better FICO credit score and subject to change. Taxes, insurance, PMI, and an escrow account may be required along with additional monthly expenses such as a HOA. Each loan is unique and should be discussed with your My City Home Loans, Inc. mortgage originator to see what you qualify for. This is not a commitment to extend credit. All loans are subject to underwriting approval. Terms, conditions, and restrictions are subject to change based on an applicant's eligibility and market conditions. My City Home Loans, Inc offers Equal Housing Opportunity NMLS#2468515 (www.nmlsconsumeraccess.org) Request more info at 616-622-4022 info@mycityhl.com

