

Loan OPTIONS

SUMMIT MORTGAGE CORPORATION

LOANS AVAILABLE THROUGH **SUMMIT MORTGAGE CORPORATION**

- Conventional Home Loans
- Refinancing Home Loans
- Relocation
- Jumbo Home Loans
- Conforming High Balance Home Loans
- Construction & Lot Loans
- Remodel & Rehab Loans
- Residential Investment Loans
- Reverse Mortgages
- Self-Employed Home Loans
- Energy Efficient Mortgages (Green Home Loans)
- FHA Home Loans
- VA Home Loans
- USDA Home Loans
- Good Neighbor Next Door Program
- Home Advantage Loan Program
- House Key Opportunity Program
- Niche Products





Contact **Robert** today to see which loan programs you may be eligible for, or to learn more about available mortgage options.

RobertWilliamsHomeLoans.com

CALL TODAY!



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LOAN PROGRAMS

CONVENTIONAL HOME LOANS
Conventional home loans are mortgages that conform to established guidelines for the size of the loan and specific financial situation. Conventional home loans are the most commonly used and most widely known loan types. These home loans are often fixed-rate or adjustable-rate mortgages (ARM).

REFINANCING HOME LOANS
Refinancing a home is a reassessment of your current home loan in order to possibly obtain a better loan term or interest rate. Refinancing your home loan is all about the bottom line: What will it cost and will it make financial sense for you?

RELOCATION
Obtaining a home loan in a different state can be a challenging process and may take a bit longer than if you were to apply for a mortgage in your home state. Summit Mortgage Corporation has the right tools and resources to help you with the relocation process.

JUMBO HOME LOANS
Jumbo home loans are loans whose amount exceed conforming loan limits set by Fannie Mae and Freddie Mac. The conforming loan limit in Portland, and most other areas around the U.S., is currently $424,100. A jumbo home loan helps qualifying home buyers purchase a high-priced or luxury home.

CONFORMING HIGH BALANCE HOME LOANS
High balance loans are conventional mortgages in which the loan amount exceeds conforming loan limits, but does not exceed loan limits for the high-cost area where the property is located. These loans are for high-cost areas like San Francisco, Los Angeles, San Diego, etc.

CONSTRUCTION & LOT LOANS
Construction finance is a specialized field. Construction loans have special guidelines and include monitoring to ensure timely completion so your repayment can begin promptly.

REMODEL & REHAB LOANS
Remodel and rehab loans allow homeowners or home buyers to finance their home and a home renovation through a single mortgage. These programs allow homeowners or home buyers to borrow based on the home's expected value after the renovations are complete.

RESIDENTIAL INVESTMENT LOANS
Investment properties can be a great way to blend fun vacations with sound investing. Residential investment loans may be for you if you're dreaming about vacation homeownership near your favorite location or buying a second home.

REVERSE MORTGAGES
Reverse mortgages, also known as a Home Equity Conversion Mortgages (HECM), are excellent mortgage programs that allow borrowers aged 62-years and older to withdraw equity on their home.

SELF-EMPLOYED HOME LOANS
Self-employed individuals can qualify for home loans in today's tougher lending environment. We understand the entrepreneurial spirit of the Northwest and specialize in mortgage loan programs for self-employed borrowers.

ENERGY EFFICIENT MORTGAGES (GREEN HOME LOANS)
An Energy Efficient Mortgage (EEM) or Green Home Loan, is an emerging option for the environmentally friendly and energy-conscious borrower. Energy Efficient Mortgages are offered under a variety of lending programs, including FHA, VA, and Freddie Mac.

- **ENERGYSPARK HOME LOAN PROGRAM** - The EnergySpark home loan is a type of Energy Efficient Mortgage (EEM) and is among the newest and greenest home loan programs from the Washington State Housing Finance Commission.

FHA HOME LOANS
FHA home loans are designed for people who want to own a home, but don't have enough saved up for a conventional loan. You might have to pay a little bit more in the long run because of higher interest rates and mortgage insurance, but this can be an affordable option to buy a your dream home a little bit more quickly.

VA HOME LOANS
Veterans Affairs (VA) home loans are mortgages designed to offer long-term financing to eligible veterans (or surviving spouses) of the United States military.

USDA HOME LOANS
U.S. Department of Agriculture (USDA) home loans are special loans designed for eligible properties in rural areas. These home loans provide affordable homeownership opportunities with the benefits of zero down payment and fixed interest rates.

GOOD NEIGHBOR NEXT DOOR PROGRAM
The Good Neighbor Next Door (GNND) program is a HUD-sponsored incentive that offers a 50% discount on the list price of eligible single family homes for law enforcement officers, pre-Kindergarten through 12th grade teachers, firefighters, and emergency medical technicians.

HOME ADVANTAGE LOAN PROGRAM
The Home Advantage loan program is available for qualified residents of Washington State. Home Advantage offers below market interest rates to low- to moderate-income home buyers who meet program qualifications. This loan program also offers down payment assistance of up to 4% of the first mortgage loan amount.

HOUSE KEY OPPORTUNITY LOAN PROGRAM
House Key Opportunity is a program funded by the state of Washington and offers below market mortgage rates for a select group of first-time home buyers and is often combined with a second mortgage for down payment assistance.

NICHE PRODUCTS
Niche products are less common types of mortgages. We specialize in a variety of niche products and are able to provide options for your unique financial situation.

SUMMIT MORTGAGE CORPORATION

Call Today

The first step to buying a home is getting pre-qualified for financing.

For more detailed information on each home loan product listed above, please visit: go-summit.com/home-loans/home-loan-options