



Conventional Conforming & High Balance

Fixed interest rate: With a fixed-rate mortgage, the interest rate stays the same throughout the life of the loan, providing predictability and stability for the borrower.

Adjustable interest rate: With an adjustable-rate mortgage, the interest rate fluctuates over time, which can result in lower initial payments but also increased risk.

Loan term: Conventional mortgages typically have a 15 or 30 year loan term, although other options are available at The Loan Store.

Down payment: Conventional mortgages generally require a down payment of at least 3% of the home's purchase price, although a larger down payment may be required to qualify for certain loan programs.

Select Pricing

For loans with the following characteristics, incentive pricing is available:

- W2 or Retirement Income Only
 - No Self Employment
 - No Rental Income
- Owner Occupied Only
- All property types allowed
- Purchase, Rate & Term Refinance, Cash Out Refinance
- Subordinate finance is acceptable.
- Appraisal Transfers are allowed.
- Borrower may only own the subject property at close.
- Ineligible Non-Occupant Co Borrower

General Eligibility Requirements

- Purchase , Rate & Term Refinance, Cash Out Refinance
- Fixed & ARMS
- 10-30 year amortization
- Primary, Secondary & Investment
- 2/1 Buydowns
- Min FICO: 620
- Max CLTV 97%
- SELECT PRICING > >>>
- Appraisal Transfers Allowed

The full guidelines & matrix are available in the TPO Documents tab under Product Information

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