

LOAN PROGRAMS

FHA: Low down payments, easier credit requirements, and competitive rates insured by the Federal Housing Authority.

VA: Available to active duty service members, Reserves/Guard, unmarried surviving spouses, and veterans.

Fixed Rate: Ensure your monthly payments remain the same throughout the lifetime of your loan.

Jumbo: Non-conforming loans above \$510k, which exceed the loan limits of Fannie and Freddie.

Down Payment Assistance: Programs vary by location, but an experienced Loan Officer can walk you through the qualifying process and DPA options in your area.

Reverse: An FHA-insured mortgage that allows you to access the full equity built up in your home.

Adjustable Rate (ARM): A lower initial rate is fixed for a period of time and then increases at predetermined intervals.

USDA: No money down, low fixed rates, and 100% financing to qualified buyers on properties within eligible rural areas.

CONTACT YOUR NOVA HOME LOANS LOAN OFFICER FOR MORE INFORMATION ON THESE AND MANY OTHER LOAN PROGRAMS

NOVA[®] HOME
LOANS

www.NovaHomeLoans.com

NOVA[®] Financial & Investment Corporation, DBA NOVA[®] Home Loans NMLS 3087 / EQUAL HOUSING OPPORTUNITY / AZ BK 0902429 / Corporate Branch: 800.955.9125 - 6245 E. Broadway Blvd, Ste. #400; Tucson, AZ 85711. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act #4131230. Also licensed by the CA-DBO under the CFL #6036566. Loans made or arranged pursuant to a California Financing Law License. Licensed by the Pennsylvania Department of Banking and Securities. NOVA[®] is licensed in multiple states, visit www.nmlsconsumeraccess.org.