Assurance FINANCIAL

MORTGAGE MENU

5-Star Loan Options with Silver Platter Service!

CONVENTIONAL
For borrowers with good credit and a stable income. They can usually afford a down payment.

FHA
Great for first-time homebuyers. 3.5% down payment with gift funds accepted, flexible credit requirements, and sellers can help with closing costs.

VA
For active service members, veterans, surviving spouses. 100% financing with little to no down payment, and flexible credit requirements.

USDA
For low-to-moderate income borrowers. Must be in a designated, USDA qualified area. 0% down payment.

JUMBO
For borrowers who need a loan larger than the area's conforming loan limits. More strict requirements such as a higher credit score and a larger down payment.

DOWN PAYMENT ASSISTANCE PROGRAM
Typically a first-time homebuyer that needs help with a down payment and closing costs. Income limits may apply.

CONSTRUCTION LOANS
Flexible draw schedules with 1x and 2x close available. Several loan options to choose from such as Conventional, VA, FHA, and USDA.

RENOVATION LOANS
For those buying a home they want to update or repair. Financing allows you to roll the cost of the home plus renovations into one loan.

NON-QM
For borrowers who may be unable to qualify for conventional financing such as self-employed business owners, property investors, credit challenged, or foreign nationals.

MANUFACTURED HOME LOANS
For borrowers financing a manufactured/mobile home. Variety of financing options to choose from such as Conventional and USDA.

HELOC & SECOND MORTGAGE
Homeowners who want to turn their equity into cash for things like home renovations, debt consolidation, retirement, and more.



Geoff Smith
Branch Manager/Loan Officer
NMLS#: 1043587

Office: 770-674-1433
Cell: 678-779-5066
gsmith@assurancemortgage.com
www.assurancemortgage.com/gsmith

1255 Canton Street, Suite E
Roswell, GA 30075

Assurance FINANCIAL
Apply at AssuranceMortgage.com

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