



ABOUT OUR SERVICES

At CMG Home Loans, we believe in simplifying the mortgage process while delivering top-notch service for all your home buying and refinancing customers.

In addition to our quality and personalized service, we also offer an extensive menu of home loan options so that we can help match you with your perfect mortgage fit.

I CAN HELP YOU SAY YES



Raise and collect down payment contributions completely online from anyone with a credit or debit card. No fees, no offline paperwork. As a bonus, we'll contribute up to \$2,000* toward closing costs.



Designed to accelerate the repayment of principal to save borrowers a significant amount of interest expense, and time, without changing their budget, without depending on interest rates always being favorably low, and without locking-up money permanently in the mortgage.

▶ Conventional Loans

Low down payments available. Minimum credit score of 620. All gift fund options available. Non-occupant co-borrower allowed. Primary, secondary, or investment properties allowed. Restrictions apply for manufactured homes.

FHA Loans

- ▶ Low down payment available. Minimum credit score of 580. Primary residence only. Manufactured homes are eligible. Mortgage insurance required.

VA Loans

- ▶ 0% down payment available for active-duty military, Veterans, reservists, National Guard members, and surviving military spouses. Minimum credit score of 580. Primary residence only. Manufactured homes are eligible. No mortgage insurance required.

USDA Loans

- ▶ 0% down payment for eligible rural and suburban homes. Primary residences only. No manufactured homes.

- ▶ Lock N Shop
- ▶ Rate Rebound
- ▶ FHA Buyers Choice
- ▶ DSCR – Investment Loans
- ▶ Halal Financing Program
- ▶ FHA (580 FICO) & VA (580 FICO) Financing
- ▶ Bankruptcy does not have to be reaffirmed (BK 4 yrs Conventional)
- ▶ Non-warrantable condo
- ▶ Renovation Loans
- ▶ Home Equity Line of Credit (HELOC)
- ▶ Foreclosure seasoning from Sheriff Sale date
- ▶ Jumbo Loans
- ▶ Reverse Mortgages
- ▶ Bank Statement Loans**
- ▶ Fannie Mae HomeReady
- ▶ Freddie Mac Home Possible®
- ▶ Freddie Mac BorrowSmartSM

**This product may have higher interest rates, more points, or more fees than other products requiring documentation

*Grant is a \$2-to-\$1 match on regular down payment gifts received on HomeFundIt, up to the lesser of \$2,000 or 1% of purchase price for first time buyers, as defined by Fannie Mae, who complete homebuyer education prior to signing a purchase contract. Talk to your loan officer or visit your HomeFundIt dashboard for next steps, or you can also find a housing counselor near you by visiting <https://www.hud.gov/counseling>. Grant funds are applied to nonrecurring closing costs. If closing costs are fully paid by seller or interested party, grant funds can be used to buy down the rate. Grant funds cannot be used towards a down payment. Visit <https://homefundit.com/Terms> for complete terms and conditions.

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Michael Price
Loan Officer
NMLS# 269124/Branch NMLS# 1706680
(512) 771-9325
mikep@cmgfi.com

