



Types of Home Loans

Our real estate lending team can help you reach your mortgage and financial goals. Whether you are purchasing a home, refinancing your current home, or looking for funds to complete a home renovation or build a new home, we are here to help.

Home Purchases

- Conventional
 - 30, 25, 20 & 15-year fixed rate loans or adjustable-rate mortgage (ARM) loans.
- VA/FHA/IA Finance Authority
 - Loans in 30 and 15-year terms. Typically, these are lower cost with little to no down payment compared to conventional loans.
- USDA/Rural Development
 - Loans for properties in rural communities. More borrowers qualify with expanded guidelines for calculating debt ratios. 100% financing available.

Refinances

- Fixed rate mortgages
- Adjustable-rate mortgages
- Cash out refinance options
- Student loan refinance options

Home Equity Loans

Our Home Equity loan or line of credit can give you the flexibility to make renovations to your home, take a vacation and so much more!

Closed-end Home Equity loans:

- One-time disbursement of funds
- Amortized monthly payments
- Balance paid in full at maturity

Home Equity Line of Credit (HELOC):

- Multiple disbursement options
- Payment based on program type
- Remaining balance due at maturity

Construction Loans

If you're looking to build your dream home from the ground up, home construction loans could pave the way.

- 12-month interest only financing option
- Pre-qualification for permanent financing

Lot Loans:

This type of loan is made to finance the purchase of a lot or minimal acres where you plan to build your home. This loan will be transferred to your construction loan when you begin your home building process.