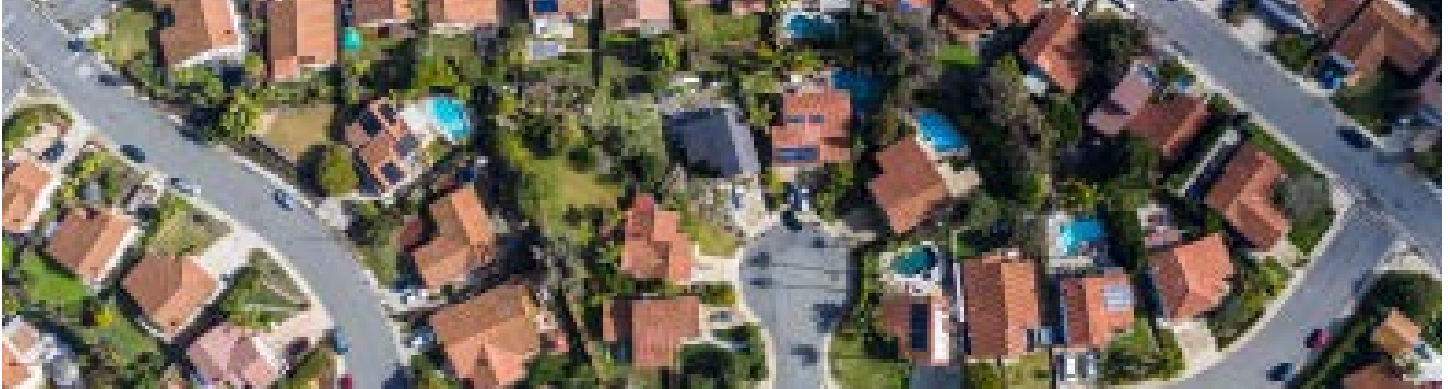




Pick a home loan you can live with.

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Thinking about purchasing a home? With various loan options available on the market, it can be challenging to know where to start. Let's begin by exploring the different types of home loans we offer:

FHA LOAN

FHA loans require less funds upfront, but you typically have to pay FHA Mortgage insurance premiums. FHA loans are government-backed and insured by the Federal Housing Administration. The qualifications are less restrictive compared to those of a conventional loan, meaning you may qualify for an FHA loan if you have debt or a lower credit score.

CONVENTIONAL LOAN

Conventional loans are not guaranteed by the federal government (unlike FHA). These loans typically require a higher credit score and a lower debt-to-income ratio. People who choose conventional loans typically make a higher down payment to avoid private mortgage insurance, although putting 20% down isn't required.

VA LOAN

VA loans are backed by the Department of Veterans Affairs. There are different loan types with fixed or adjustable interest rates, along with a range of loan

terms. This is a more affordable option for qualified veterans, service members and their surviving spouses.

Vendee™ Loan Program

This is a unique loan program that allows qualified borrowers to purchase properties owned by the U.S. Department of Veteran Affairs (VA). Borrowers receive a competitive rate that may save thousands of dollars compared to a standard mortgage.

What one is right for you?

It's worth noting that a mix of your credit score, debt-to-income ratio and down payment funds are three of the main aspects that determine which loan makes sense for your financial situation.

VRM Lending LLC is not affiliated with or acting on behalf of or at the direction of the VA or the Federal Government.

If you're thinking about buying a home or have additional questions about your loan options,

Contact us today!

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