



## Caliber Home Loans: More Choices for Borrowers

At Caliber Home Loans, Inc. we know not all borrowers are the same, and we're committed to helping more people achieve the dream of home ownership each year with our wide range of mortgage options. In addition to competitive rates and fees, our portfolio of mortgage products includes:

- Fixed and adjustable rate mortgages (ARMs)
- FHA financing with low down payment options
- VA loans with 100% financing of the appraised property value (with full entitlement)
- Jumbo loans up to \$2.5 million
- Financing for new home construction
- Refinancing options to lower your payments or shorten your term
- USDA Guaranteed Rural Housing loans with 100% financing of the appraised value

And our unique suite of non-agency products\* offer qualified borrowers different guidelines, expanded debt-to-income (DTI) ratios, and no prepayment penalties. Our non-agency product offering includes:

- **The Fresh Start Program:** helps borrowers who have had a previous bankruptcy, foreclosure, short sale, or deed-in-lieu but have recently re-established credit
- **The Non-Warrantable Condominium Program:** allows lower pre-sale requirements, lower budget requirements and higher commercial percentage space
- **The Foreign National Program:** makes financing a second home in the US easier for qualified non-US citizens
- **The Non-Agency Program:** goes beyond the guidelines that are currently offered by government agencies by allowing a combination of higher DTI restrictions and higher loan amounts

In addition to innovative mortgage solutions provided by Caliber, you can depend on me to provide personal, expert guidance throughout the home financing process. **Contact me today to for assistance with your home financing.**

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