

# Products and Niches

Shining Star Funding offers a diverse product portfolio. Contact our branch mortgage specialist to review which product best suits your financial situation.

| <b>Conventional Loans</b>   |   |
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| <b>Features</b> <ul style="list-style-type: none"><li>• Low down payment</li><li>• Flexible income, debt, and credit requirements</li><li>• Use gift funds to help with your downpayment, contact your mortgage professional to learn more about this benefit</li><li>• 5% down loans upto \$625500</li></ul> | <b>Recommended For</b> <ul style="list-style-type: none"><li>• Homebuyers with limited savings</li><li>• Low to moderate income homebuyers<ul style="list-style-type: none"><li>• Non occupant cosignors helping family qualify</li></ul></li></ul> |
| <b>FHA Loans</b>  |   |

## Features

- Low down payment
- Flexible income, debt, and credit requirements
- Use gift funds to help with your downpayment, contact your mortgage professional to learn more about this benefit
- FHA Down payment assistance programs with Zero Down
- FHA streamline refinance with no appraisal and income

## Recommended For

- Homebuyers with limited savings
- Low to moderate income homebuyers
- Refinances to drop rate/term
- Non occupant cosignors can help family qualify

**100% VA Loans**

## **Features**

- No down payment required
- Flexible income, debt, and credit requirements
- 2nd VA loan available .No need to close existing VA loan
- VA Interest Rate Reduction program

## **Recommended For**

- Qualified veterans, reservists, active service members and their spouses
- Eligible first or second time homebuyers who have low to moderate income

# **Jumbo Loans**

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| <p><b>Features</b></p> <ul style="list-style-type: none"> <li>• Mortgage amounts upto \$2.5Mn</li> <li>• Fixed or Adjustable Options</li> <li>• Interest only options</li> <li>• Back end DTI upto 49.99%</li> <li>• Asset depletion program</li> </ul> | <p><b>Recommended For</b></p> <ul style="list-style-type: none"> <li>• Homebuyers who need financing in larger loan amounts</li> <li>• Homebuyers looking for large loan with just interest only payment</li> <li>• Investment-minded buyers who can afford a large purchase, but want to leverage assets more effectively</li> <li>• High DTI and asset depletion jumbo programs help borrowers qualify on the expanded Jumbo ( Non QM) program</li> </ul> |
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Shining Star Funding offers a wide range of products to fit the needs of many different types of borrowers. Depending on your goals and financial situation, you'll have several different options to choose from. We'll help you understand the differences between them so you can choose a mortgage that's right for you.

**TAKE A MINUTE TO FILL OUT THIS SHORT APPLICATION NOW!**  
\*No social security number required

**SCHEDULE A LOAN OFFICER PHONE CALL TODAY!**