

5% – 10% Down Loan

When looking to purchase a house, you have a number of options for your mortgage. One is called a conventional mortgage. While each lending institution sets its own rules and regulations for the product, all calculate the required down payment in the same manner. The conventional mortgage down payment requirements are easy to calculate, and you can do it prior to applying for a mortgage.

Following are a few conventional loan options for borrowers seeking low-down-payment .

Low Down Payment Conventional Loan options

- 5% down upto county conforming limits
- 10% down upto \$1,226,525.(First Loan is \$726,525 and Second Loan is a Heloc of \$500,000)
- 80/15/5 loans with no mi
- First Loan limited to County Conforming limits
- Second Loan not directly offered by Shining Star Funding.Maximum second loan \$350,000
- Single Jumbo loan with no MI upto \$2,000,000
- 1 year return program available for self employed,wage earners,retired and rental income earners

**TAKE A MINUTE TO FILL OUT THIS
SHORT APPLICATION NOW!**

*No social security number required

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