

Loan Program Reference Guide

Current as of January 2026

VA PURCHASE

- 0% Down Payment
- Credit score minimum of 580
- Easier loan qualifying criteria compared to conventional

CONVENTIONAL

- Loan that is not backed by a govt. agency
- Down payment minimums of 5% and 3%
- Credit score minimum of 620
- Cash-Out Refinance up to 80% LTV
- Available on primary, secondary, and investment homes

FIRST RESPONDER

- \$0 down payment options available
- Offered to Police, Firefighters, Paramedics, Nurses, EMS, ATF, and FBI
- Fixed Rate and ARM available
- Competitive interest rates

HERO

- \$0 Lender Origination Fees
- Offered to Law Enforcement, Firefighters, Paramedics, EMTs, Nurses, K-12 Teachers and school staff
- Qualifying loan types: VA, Conventional, FHA, Jumbo, USDA

VA IRRRL

- Simple refinance process for interest rate reduction refinance loans (IRRRL)
- Up to 100% Loan to Value (LTV)
- Credit score minimum of 580

PREMIER CHOICE

- Up to 100% LTV with no Mortgage Insurance
- Offered to Medical Professionals, Legal Professionals, Military Officers (O4 and above)
- Multiple down payment and loan amount options available
- Credit score minimum of 720

VA CASH-OUT REFINANCE

- Up to 100% LTV
- Credit score minimum of 580
- Debt consolidation
- Home improvements
- Combine 1st and 2nd mortgage/HELOC

SECOND HOME

- Borrow up to 80% of the purchase price
- Available for single family homes, townhomes and condos
- Your loan will not be sold to secondary markets after closing
- Competitive second home interest rates



Contact me for more details

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Apply Now



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All loans are subject to credit approval. Program terms and conditions apply. Fees Apply.

Loan programs are subject to change without notice.

* VA Cash-Out Refinance not available in Texas.

