

# Available Products

## FHA

- Lower fico score requirement than other programs
- Up to 96.5% financing
- Non-occupant co-borrowers allowed for qualification
- Highly competitive rates<sup>1</sup>
- No reserve requirements

## Fannie Mae/Freddie Mac Conventional

- Minimum down payment of 5% (requires mortgage insurance)
- Down payment of 20% for no mortgage insurance
- Low interest rates<sup>2</sup>
- 30-year, 20-year and 15-year terms available

## VA

- No down payment required in most cases
- Up to 100% financing on homes valued at \$700,000 in L.A. and Orange Counties, \$537,500 in San Diego County and \$417,000 in San Bernardino county
- No monthly mortgage insurance
- Limitation on buyer's closing costs
- 30-year and 15-year loan terms
- Right to prepay loan without penalty
- VA performs personal loan servicing & offers financial counseling to help veterans avoid losing their homes

## Broadview Mortgage

1164 N. MONTE VISTA AVE., SUITE 4  
UPLAND, CA 91786  
(909) 920-5252 OFFICE  
(800) 566-2475 TOLL FREE  
www.HLCTeam.com WEB  
Branch NMLS #170952

## CalHFA CHDAP

- Up to 99% LTV with CHDAP Down Payment Assistance
- Seller contribution allowed
- Minimum 640 FICO for CalHFA/FHA

## Other Programs:

- We also offer **special financing for teachers and school employees!** Call for details.



<sup>1</sup>4.000% as of 11/07/11 based on a 30-year first mortgage with 1 point origination.

<sup>2</sup>4.375% as of 5/20/11 based on a 30-year first mortgage with 1 point origination.