

AVAILABLE HOME LOAN PRODUCTS

CBC National Bank is working for you

Here are some of the many home loan program options we can provide you.
Use this as a reference to help guide you to the one that best fits your home loan needs.

CONVENTIONAL PURCHASE

- ◆ 80% LTV has no mortgage insurance. LTV's up to 97% with mortgage insurance
 - ◆ Available with lender paid mortgage insurance

FHA Purchase

- ◆ 3.5% down-payment required, based on lower of purchase price or appraised value
- ◆ Non-occupying co-borrowers are allowed (perfect for college students)
- ◆ Down Payment and closing cost may be gifted by a family member

Portfolio Loans

- ◆ Construction Loans
- ◆ Qualify off one year of tax returns for self-employed
- ◆ Non-warrantable condo's
- ◆ REHAB Loans
- ◆ Unique income qualifications

JUMBO

- ◆ 5, 7, 10 year ARMs
- ◆ 30 and 15 year fixed
- ◆ Construction loans
- ◆ Loan Amount greater than \$417,000

VA PURCHASE

- ◆ 100% financing for qualified Veterans, no monthly mortgage insurance. VA funding fee may be financed

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