

UNIQUE MORTGAGE SOLUTIONS

Mortgage Center offers a variety of mortgage options that other lenders cannot. We even offer a no-cost pre-approval to help make your purchase offer more appealing to sellers.

Conventional Fixed Rate Loans - 10-30 year terms; 3 & 5 year ARM's available.

FHA - Do you need a mortgage with a low down payment or is your credit less than perfect? An FHA mortgage may be a great option.

VA Loan - Allows veterans and military personnel to purchase or refinance a home without mortgage insurance, and a down payment may not be required.

USDA Rural Development Mortgage - Enjoy a low, fixed-rate mortgage if you are purchasing a home in a rural area. No down payment is required and gift funds may be used.

HomeReady™ - You can use extended household members' income, who won't be on the mortgage, to help you qualify. You can even have others who don't live in the home join you on the mortgage to assist you with your home purchase.

One-Time Close Construction Loan - When you are ready to have a new home built, then Mortgage Center's One-Time Close Construction Loan is your best choice. You only have to pay interest on the loan during construction, and when your home is complete, your loan will automatically convert to a conventional mortgage.

Home Renovation Loan - If you are looking to purchase or refinance a home and would like to include the renovations in the mortgage, then Mortgage Center's unique Home Renovation Loan is perfect for you.

Condominiums - Offers great rates if you have your eye on an attached condo that does not meet conventional lending requirements.

Maximum Cash-Out Refinance - Take advantage of the equity in your home to make improvements, add to your savings, or make a big purchase.

Zero Down Payment - This is a great mortgage option if you have little money available for a down payment.

Manufactured Home Loan - Offers financing for manufactured homes built on a permanent chassis, attached to a permanent foundation.

Right Choice Home Loan® - Allows you to buy a home with less than perfect credit and little money down.

PMI Saver - We can help you avoid the extra expense of Private Mortgage Insurance (PMI).

Family Helper - Your family members may be able to assist you with the purchase of your home with this great loan.

Hobby Farm - For those who wish to raise livestock or grow crops, not as a primary source of income.

Student Debt - If you have student loans, then we can help.

Doctor Loan - If you're a medical doctor or will complete your medical residency within 6 months and have student loan payments, then the Doctor Loan may help you qualify.

Golden Jumbo Loan - For properties that may exceed conventional loan limits (\$453,100 to \$1,500,000).

Ready to apply? Call a mortgage loan expert today at **800.353.4449** or apply online at **MortgageCenter.com**.



Speak with a loan expert.

Our experts are here to make your mortgage experience easy. They'll get to know your expectations, review all your financing choices, and identify your best options. Our team's mortgage know-how will ensure that you get the best mortgage for your goals.