



Conventional Loan Program

Our Conventional Loan Product is ideal for home buyers and customers with a good credit rating and enough money for a down payment. You can move in even with a 3% down payment. The loan granted must be within the maximum loan limits established by Fannie Mae and Freddie Mac.

Highlights

- ✓ 1 year of tax for self-employed No onerous requirements: We evaluate loans based on Freddie Mac and Fannie Mae standards
- ✓ Low down payments: 3% for credit scores of 620+ Fico.
- ✓ High debt-to-income (DTI) ratio: maximum 50% in DU and maximum 45% an LP.

Home Ready

- Credit Rating 620+
- Initial payments from 3%.
- Down payment may include gifts
- Income eligibility requirements apply
- Fannie Mae Requirements

Home Possible

- Credit Rating 620+
- Initial payments from 3%.
- Down payment may include gifts
- Income eligibility requirements apply
- Fannie Mae Requirements

Capital Residential Mortgage LLC
NMLS ID: 1882064
1604 Spring Hill Rd, Suite 160
Vienna, VA 22182

