

**Michael Ryan - MORTGAGE BROKER**  
**Key To Your Perfect Mortgage**

**Residential Property Loans**

**First Time Homebuyer's**

Down Payment Assistance Programs

FHA and VA

3 % down - not FHA

½ % down with FHA

Qualify your clients with outside of the box techniques – Call.

**Financing for your Clients – BUY MORE HOUSE FOR THE SAME PAYMENT**

Single premium MI to 95 % LTV = 9 % MORE purchase power

ZERO down – VA and USDA

CUT Flood Insurance costs 40 %

***News of the Hour:***

FHA at \$ 729,750

HARP 2.0 slowly rolling out

CHDAP down payment fund at 65 M !!! There is money available !

Fannie Mae rehab loans – to \$ 417,000

6 week close, include all the fix-up and remodeling.

**JUMBO**

Jumbo and Portfolio loans

Low Fixed rates

**What Do YOUR Clients Need?**

We provide: Truth and Honesty

and:

Private Money Loans

Commercial, Business and Owner-Occupied Lending

**What do you do with this information? Call Mike**

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