



REALTOR VISOR CARD

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LOAN PROGRAM	MIN. DOWNPAYMENT	MAX. LOAN AMOUNT	DETAILS
<p>ONE TIME CLOSING CONSTRUCTION LOAN Conventional loans only Minimum 700 credit score</p>	<ul style="list-style-type: none"> • Primary home: 5% • Second home: 10% • Investment home: 15% • Primary duplex: 15% • Primary 3-4 plex: 25% • Investment 2-4 plex: 25% 	<p>Conventional loan limits apply - Single family home max loan limit of \$726,200</p>	<ul style="list-style-type: none"> • One time construction purchase - The loan amount includes the sum of the sales price of the lot and the cost to construct the property minus the down payment • One time construction refinance - Primary & second home only - when you own the land and want to refinance and pay off the existing liens on the land and combine with construction costs. The loan amount includes the sum of any existing financing from purchase of the lot and the cost to construct the home. • 11 month max construction period • Project and builder must be approved by Granite - \$150 fee • No condos or mobile homes • Easy and quick process

LOAN PROGRAM	REQUIREMENTS
<p>PRODIGY EMPOWER GRANT Upon closing you will have 3.5% EQUITY in your home! Can move quick and close in as little as 20 days. FHA 30 year fixed with a 3.5% downpayment</p>	<ul style="list-style-type: none"> • 620 credit score or higher - We can work together to get your scores up so do not disqualify yourself. Allow us to go to work for you. • Max debt to income ratio of 48.99% - this means your monthly payments on credit plus your new proposed mortgage payment cannot total more than 48.99% of your gross income. Gross before taxes/deductions. • Max income of 140% of the Area Median Income. I can assist anyone in the state of Texas. The max income will vary from county to county. The 2 surrounding my office: <ul style="list-style-type: none"> ◦ Williamson County AREA MEDIA INCOME is \$80,126 which multiplied by 140% equals: <ul style="list-style-type: none"> ▪ Max Income limit in Will Co is \$112,716.40 ◦ Travis County AREA MEDIA INCOME is \$84,531 which multiplied by 140% equals: <ul style="list-style-type: none"> ▪ Max Income in Travis Co is \$118,343.40 • Available to: <ul style="list-style-type: none"> • First Time Homebuyers - anyone who hasn't owned a home in the last 3 years so if you sold your home 5 years ago then you are a First Time Homebuyer again! • Educators - anyone that works in a school district; public, private, charter, higher education, trade school • First Responders - firefighters, police officers, EMS or any first responders. • Health Care Professionals - Nurses, Doctors or any staff of a hospital. • Government employees - employees of any of the city, state or federal offices. • This program does require seller participation of a credit to cover closing costs, points and prepaid escrows. • After 7 monthly payments, we are able to attempt to refinance on an FHA streamline refinance however this is a fixed rate so your rate will not increase.. • Grants of 2% of the sales price have an interest rate of 7.25% (7.47% APR) • Grants of 3.50% of the sales price have an interest rate of 7.75% (7.84% APR)