



## **Breaking down the most common Home Loans**

Finding the finance option that **BEST** works for your specific situation can save thousands of dollars through out the length of your loan



## Welcome to Your Home Loan Types!

With access to **200+ lenders** and **30+ loan products**, we're here to match you with the right solution. From **VA and FHA to Conventional, Jumbo, and Investment loans**—we have the perfect fit for your needs.

At AXEN & NEXA we don't believe in one-size-fits-all. Instead, we tailor the process to your unique needs—so you get the best product, the best terms, and the smoothest path to closing.

This quick guide will provide a quick look at the most used loan types, there are more loan types available we just need to know your situation to align you better for success.

No pressure, no stress — just education and support.

Signed,

Claudia Burton

Managing Broker | AXEN Realty

&

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Managing Broker | NEXA Lending

# Home Loan Options Made Simple

Finding the right financing for your home purchase

<p> VA Loan</p> <p>For Veterans &amp; Service Members</p> <ul style="list-style-type: none"><li>◆ No down payment</li><li>◆ No PMI</li><li>◆ Competitive Interest Rates</li></ul>	<p> FHA Loan</p> <p>Flexible &amp; Affordable</p> <ul style="list-style-type: none"><li>◆ Down Payment as low as 3.5%</li><li>◆ Flexible credit requirements</li><li>◆ PMI Can be removed after equity is built</li></ul>
<p> Conventional Loan</p> <p>Standard Mortgage</p> <ul style="list-style-type: none"><li>◆ Down Payment starting at 3%</li><li>◆ PMI can be removed after equity is built</li></ul>	<p> USDA Loan</p> <p>For Rural Living</p> <ul style="list-style-type: none"><li>◆ No down payment</li><li>◆ Low mortgage Insurance</li><li>◆ LOW DTI</li></ul>
<p> ITIN Loan</p> <p>For Non-SSN Buyers</p> <ul style="list-style-type: none"><li>◆ Uses ITIN instead of SSN</li><li>◆ Path to homeownership for more families</li></ul>	<p> DSCR Loan</p> <p>For Real Estate Investors</p> <ul style="list-style-type: none"><li>◆ Qualifies based on property cash flow</li><li>◆ Streamlined approval process</li></ul>

**Still not sure which loan is right for you?**

Let me connect you with trusted local lenders to explore your options

## Conclusion

With so many loan options available—VA, FHA, Conventional, Jumbo, and Investment—it's clear that no two borrowers are the same. The right financing choice depends on your unique goals, budget, and long-term plans. By working with a **local, knowledgeable lender**, you gain more than just access to loan products—you gain a trusted partner who can simplify the process, save you time, and help you keep more money in your pocket.

### Ready to Take the First Step?

We'd love to help you find a home that fits your needs and budget. Let's schedule a quick, no-pressure consultation to go over your goals and answer any questions you have.



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