

THE MONEY STORE[®]

We have a home loan for almost every borrower!

We offer a wide variety of loan programs to meet the needs of today's borrower. Come shop with us!



FHA

\$100 Down HUD-Owned REO
203(b)
203(h) Mortgage Insurance for Disaster Victims
Standard 203(k) Rehabilitation Mortgage
Limited 203(k) Rehabilitation Mortgage
Good Neighbor Next Door (GNND)
Streamline Refinance
NJHMFA Home Seeker

FHMLC programs

Fully Amortizing Fixed Rate (8 years to 30 years)
Adjustable Rate Mortgages (ARMs) (5/1, 7/1 and 10/1 ARMs)
Conforming High Balance
Home Possible[®]
Home Possible Advantage[®]
FHLMC Relief Refinance

FNMA Programs

Fully Amortizing Fixed Rate (8 years to 30 years)
Adjustable Rate Mortgages (ARMs) (5/1, 7/1 and 10/1 ARMs)
FNMA HomeStyle[®] Renovation
FNMA HomeReady[®]
97% FNMA Standard
Conforming High Balance
DU Refi Plus
NJHMFA Home Seeker
DU Day 1 Certainty

VA

Fully Amortizing Fixed
VA IRRRL (Interest Rate Reduction Refinance Loan)
VA 100% Cash-Out Refinance
VA High Balance
VA Energy Efficient Mortgage (EEM)
VA Renovation (to be discussed when have automatic)
VA Special Adapted Housing (to be discussed when have automatic)

USDA

100% Fully Amortizing Fixed

Call me today to find out which program will work for you.

Richard Melnyk

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