



WE HAVE SOME REALLY UNIQUE WAYS TO OPEN THE DOOR TO HOME OWNERSHIP.



From renovation loans to financing for manufactured housing and everything in between, AFR gives you all the tools you need to differentiate yourself, grow your business, and become even more successful. We can even handle the processing of your loans on a loan-by-loan basis — allowing you to focus your time on growing your business.

Of course, we still offer all the standard programs, too. If you really want to open more doors, check out this list of some of our specialized programs.

- ▣ **VA Renovation** loan allows for up to 100% LTV
- ▣ **FHA Standard and Limited 203(k) Rehabilitation Mortgages**
- ▣ **Fannie Mae HomeStyle® Renovation Mortgage** — max LTV up to 97 based on the property and transaction type
- ▣ **Streamline Refinance Products, Including the FHA Streamline, VA IRRRL, and USDA Streamline**
- ▣ **Manufactured Housing** property types are permitted for all financing types including singlewides, doublewides, and triplewides — see program matrices for specific guidance
- ▣ **FHA 203(h) Mortgage Program for Disaster Victims**
- ▣ **FHA, VA, and USDA Construction-To-Permanent, One-Time Close Lending**
- ▣ **FHA Good Neighbor Next Door (GNND)**
- ▣ **FHA \$100 Down Program**

See our program guides for complete details.

- ▣ **FHA Hawaiian Homelands** eligible properties include 1–2 Unit principal residences, manufactured housing, FHA approved condominiums, townhouse, and PUDS (correspondent delegated ONLY)



- ▣ **Fannie Mae Fully Amortizing Fixed, Freddie Mac Fully Amortizing Fixed, and Super Conforming**
- ▣ **USDA Single Family Housing Guaranteed Loan Program**
- ▣ **Low Down Payment Programs including:** DPA Advantage Program, FHA programs, Fannie Mae HomeReady and Freddie Mac Home Possible
- ▣ **Freddie Mac HomeOneSM** — low down payment solution regardless of income levels or geographic location
- ▣ **Fixed Rate Jumbo Programs**
- ▣ **USDA Repair Escrow**

**CONTACT OUR SALES TEAM TODAY:
SALES@AFRWHOLESALE.COM OR 1-800-375-6071**

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