

Funding Your Dreams



More LOCAL Loan Options From Your LOCAL Lender

• FHA FINANCING*

- 3.50% down payment
- Credit scores down to 580
- Generous debt-to-income ratios

• VA FINANCING*

- 100% financing for eligible veterans
- Credit scores down to 620
- Generous debt-to-income ratios
- Can be first time user or subsequent use to eligible veterans

• CONVENTIONAL*

- 3% down payment available
- Lower mortgage insurance than FHA, in most cases
- Mortgage insurance in NOT life-of-loan vs. FHA

• REVERSE MORTGAGES*

- Available to Seniors age 62+

• VHDA*

- Tidewater Home Funding is an approved VHDA Delegated Lender (All underwriting and closing are done in-house)
- 100% financing for time-time homebuyers
- Offers FHA, VA and Conventional 97% financing

• REHAB LOANS (FHA 203k)*

- Owner Occupied Only
- Limited or full (k) - Renovation depending on scope of work
- FNMA Homestyle - For owner occupants or investment properties

• CONSTRUCTION*

- Available at 80% LTV & Prime+
- Higher LTVs may be available on case-by-case basis
- Self builds only considered on a case-by-case basis



Preferred lender finance options by...

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*Call for more details. Additional restrictions and loan qualifications may apply.

Tidewater Home Funding is licensed in Virginia, North Carolina & Florida. NMLS# 41552 (www.nmlsconsumeraccess.org)

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• PROFESSIONALS MORTGAGE LOAN*

- Ideal mortgage for doctors, lawyers and accountants
- LTVs up to 89.9% for first-time homebuyers and no mortgage insurance
- Loan amounts up to \$500,000

• CONDO LOANS*

- Purchase or rate/term refi (Owner occupied & second homes)
- LTVs up to 75%
- Non-warrantable condo options available

• JUMBO CONDO LOANS*

- Refinance up to 80% LTV
- Purchase Money
- 5/1 Adjustable rate mortgage
- Loan amounts up to \$1,000,000

• SECOND HOME LOANS*

- Okay within 50 miles of primary residence
- Purchase or rate/term refi
- LTVs up to 80% (75% if Condo)
- Loan amounts up to \$750,000



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