

Loan Programs			
PRIMARY RESIDENCE	LOW INCOME/LOW DP	REHAB/REPAIR ESCROWS	INVESTMENT LOAN PROGRAMS
Standard conforming loans	3% neighborhood programs	One time close	NONI (Non-Occupant-No-Income)
Conventional	Texas Bond programs	Conventional Rehab Loans	Lot Loans with Purpose of Build
FHA	USDA	FHA 203ks (streamline)	Only Lot Purchase (Commercial/Investm
VA	VA	FHA 203k	Bank Statement Loans
ARM	Tex Vet Landboard	FHA 203H	DSCR (Debt Service Coverage Ratio)
USDA	HomePossible	Homepath w/Renovations	Asset Based Loans
Jumbo Fixed Rate	Homepath	Escrow holdbacks < \$5k	Foreign National Loans
Prime Jumbo ARMs	HomeOne	Escrow holdbacks > \$5k	ITIN Loans
Prime Jumbo Max ARMs	Home Sweet Texas	OTHER SCENARIOS	L-1 Visa
Prime Jumbo Interest Only	Texas Home Sweet VA	Interim Construction Loans	What is 1033 Exchange?
Comparing Benefits of Conforming Loa	HomeReady	Lot Loans	1031 Exchange Loans
95% condo (full review)	REFINANCE	manufactured housing Loans	1099-Only Loan
90% condo (limited review)		other states Loans	DPA (Downpayment Assistance)
Non Warrantable Condo	FHA	Extended locks (120+ days)	P&L (Profit & Loss) Loan
New Build Condo	FHA Elite	Interest only Loans	Non-QM F-1 Visa
	FHA Streamline	Reverse mortgages Loans	Non-QM 1099 Income
		Blanket Loans	
Physicians Loan Programs	CASH-OUTS	Bridge Loans	
Foreign National Living in USA	HELOC		
H1B-Visa	Cash-Out		
ITIN	Jumbo Cash-out		
L-1 Visa	Refinance		
			No Visa
			<= 4 properties
			> 4 <= 10 properties
Disclaimer: The information on each program shown above is from some Lenders as of April 30 of 2026.			2-4 family properties
For the latest and up-to-date inormation from all Lenders, please		Contact Us.	