

Watch Your Dreams Take Off!



**Tidewater Mortgage
Services, Inc.**

TidewaterMortgage.com

NMLS #71158 / www.nmlsconsumeraccess.org



Tidewater Mortgage Services has the right loan product that best fits your borrowing needs!

Are you looking for a mortgage loan but not sure where to begin? Then take a moment to review our loan products and discover how one of them is sure to meet your particular needs. Enclosed is a highlight of programs we offer and details about each. Together with my help, we'll determine which is right for you!

- FHA Loans
- VA Loans
- VHDA Plus
- Conventional
- Doctor's Mortgage Loan



XXXXXXXXXXXX XXXXXXXXXXXX

Loan Officer

NMLS # 00000

Office: 000-000-0000

Cell: 000-000-0000

Fax: 000-000-0000

Email: xxxxxxxx@twmortgage.com

Web: twmortgage.com/xxxxxxx



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FHA Loans

The Federal Housing Administration (FHA) is a United States government agency created as part of the National Housing Act of 1934. It sets standards for construction and underwriting and insures loans made by banks and other private lenders for home building.

Features

- Minimal payment requirements
- Flexible income, credit and debt guidelines
- Expanded closing cost assistance allowances from lenders, sellers, and builders
- Streamline refinance options available
- Includes cost of energy efficient improvements into loan

Recommended For Borrowers

- with limited funds for downpayment and closing costs
- who may have less than perfect credit



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VA Loans

A VA loan is a mortgage loan in the United States guaranteed by the U.S. Department of Veterans Affairs (VA). The VA loan was designed to offer financing to eligible American veterans or their surviving spouses.

Features

- No down payment required
- Flexible income, debt, and credit requirements
- Closing costs may be funded by a gift, grant or seller assistance
- No monthly mortgage insurance requirements
- Streamline refinance options available
- Includes cost of energy efficient improvements into loan

Recommended For Borrowers

- who are eligible military service members (may include veterans, reservists, active-duty members and surviving spouse)
- who are eligible homebuyers and may have limited funds for down payment
- who are eligible homebuyers and may have less-than-perfect credit
- who need debts paid off to qualify



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VHDA FHA Plus

ZERO Down Financing

Virginia Development Housing Authority (VHDA) Plus Program is a FHA (Federal Housing Administration) 30 year fixed mortgage combined with a 30 year fixed 2nd mortgage at the same interest rate. VHDA specific program guidelines apply.

Features

- Lower down payment
- Better interest rates
- Higher debt ratios
- Easier credit qualifying
- Higher seller contributions
- Includes cost of energy efficient improvements into loan
- Financing for 1-4 unit properties



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Conventional Loan

Fannie Mae & Freddie Mac offers low down payment financing options with flexible underwriting guidelines. This type of financing is available to first time buyers & repeat homeowners.

Features

- Qualifying Ratios:
28% Housing Ratio
36% Total Debt Ratio
(or as set by the automated underwriting system)
- Loan Type:
30 to 10 Year Fixed
1, 3, 5, 7 & 10 Year ARM
- Estimated Down Payment:
5% Primary Residence
10% Second Home
15% Investment Property
- Monthly Mortgage Insurance:
Required with down payment less than 20%
- Temporary High Loan Limits - \$458,850*
*Hampton Roads area



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Doctor's Mortgage Loan

This is an exclusive offer from Tidewater Mortgage Services, Inc. which offers preferred lending options for doctors. If you have clients who are doctors, share this information with them today – it may be the best time for them to reexamine their home mortgage loan!

Certain restrictions may apply based on location.

Features

- LTV ratio – up to 100%
- No downpayments for 100% LTV loans
- No pre-payment penalty
- 45 day commitment period
- Up to 30 yr. Amortization with 7 year balloon option available



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