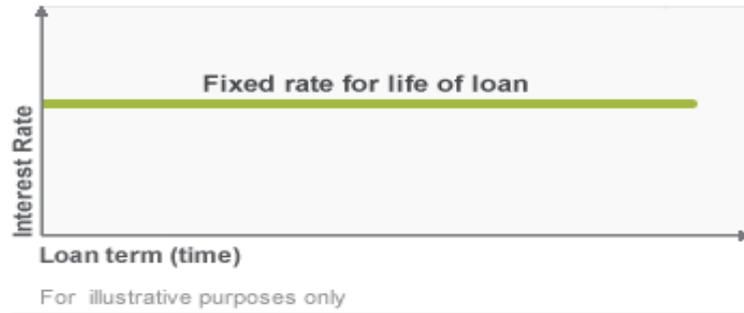


Below is a sampling of just some of the loan programs Liberty Mortgage has available. For more information or to discuss the right option for you, simply [click here](#) or call us at 804-354-5363.

Fixed-Rate Mortgages

Fixed rate mortgage



Features

Interest rate and monthly principal and interest (P&I) payments remain the same for life of the loan.

Available in a variety of terms from 10 to 30 years.

Additional features available may include interest-only payments or temporary buydowns.

Benefits

Stable monthly P&I payments allow you to budget more easily.

Rising interest rate protection for the duration of the loan.

Great choice if planning to own home for a long time.

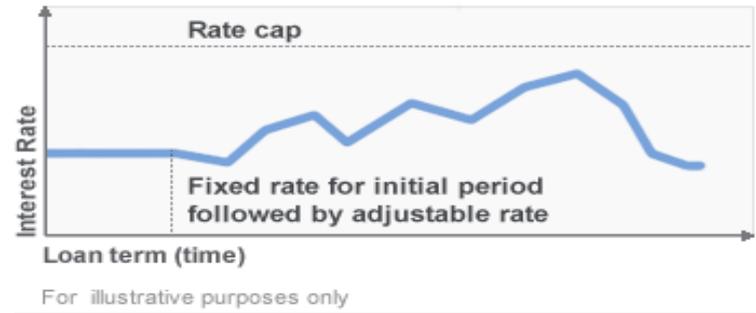


FHA Loan

- ✓ Low down payment options
- ✓ Available in varying loan terms

Adjustable Rate Mortgages

Adjustable rate mortgage



Features

Interest rate and monthly P&I remain the same for an initial period and then adjust annually.

Available in a variety of terms.

Include interest rate caps that set a limit on how high the interest rate can go.

Benefits

ARM's typically have a lower initial interest rate than a fixed-rate mortgage.

Interest rate cap limits P&I increases at each adjustment interval and over the life of the loan.

Provides more flexibility if planning to move within a few years.



VA Loan

- ✓ Financing for eligible service members
- ✓ No down payment options

✓ Usually requires mortgage insurance

Features

Available in fixed-rate and adjustable-rate loan options.

Down payment options as low as 3.5%.

Can use gift or grant money towards closing costs.

Benefits

Less cash upfront.

Available for all income levels.

Allows non-occupant co-borrower to help qualify.



✓ One-time VA funding fee usually required

Features

Financing for qualified veterans, reservists, active duty personnel, or eligible family members.

Very low and no down payment options.

Closing costs can be paid with gift or grant money.

Benefits

Wide range of rate, term, and cost options.

No monthly mortgage insurance required.

Can be combined with seller contributions to provide minimal out-of-pocket expense.

Other Loan Programs

Jumbo Loans

USDA

Reverse Mortgages

Lender Paid Mortgage Insurance Loans

