



#### LENDER PROGRAMS

- Elite Pricing for clients with credit scores above 700
- Jumbo Mortgages with 5% down
- Conventional mortgages with credit scores as low as 620
- FHA mortgages with credit score as low as 580
- VA mortgages with credit score as low as 560
- USDA with minimum credit score 580
- Renovation Mortgages – Conventional, FHA, and VA options
- 203H Disaster Relief
- Refinances
- Reverse Mortgages
- Mobile Homes and Modular Homes
- Investment Homes and Second Homes, Max LTV 85% and Duplexes
- Recent Housing event loans (1 day out of foreclosure, short sale, BKRP). Minimum credit score 500 and must have 15% down.
- ITIN – clients who do not have Social Security numbers
- Bank Statement Loans using average of last 24 months of deposits
- No Income Doc loans for Investors
- Hard Money Mortgages for clients with Tax Liens and Judgements, must put 30% down
- Unique Properties and Land only

Respectfully,

**Gabriella McColeman**

The McColeman Team

Riverview Mortgage | Mortgage Loan Originator

NMLS# 934229 | NMLS #355488

Cell: 813-928-8555 | Fax 813-343-6844

[Gabriella@RiverviewMortgage.com](mailto:Gabriella@RiverviewMortgage.com)