

HOUSTON HOME LOAN, INC.

Featured Mortgage Loan Programs

FHA Loan Options

- 203(b) Standard
- 203(h) Disaster Relief Loan

Conventional

- USDA
- VA
- Texas Cash Out

FHA 203(b) Purchase/Refinance from 550+

- SFR Purchase to 96.5% financing from 580+, up to 90% from 550 credit
- SFR Rate/Term refinance up to 97.75% financing from 580 credit
- Double wide manufactured homes from 640 credit
- FHA approved condos only

FHA 203(h) 100% disaster relief loan from 580+

- Any homeowner/renter whose home has been destroyed or severely damaged in a Presidentially declared disaster area is eligible
- Single family 1-2 unit and FHA approved condos
- You must apply within one year from the date of disaster designation <https://www.fema.gov/disaster/4332>
- Inspection report by FHA/HUD inspector of damaged residence to determine if uninhabitable

Conventional Purchase/Refinance from 620+

- Single Family, Condos, Manufactured homes
- Purchase/Refinance up to 97%
- Condos up to 95% with certain HOA requirements
- 80/15 combo, Lender Paid MI available
- Escrows required on loans >80%
- Investment purchases to 80%, No MI, Max 2% seller closing

USDA loans purchase/refinance from 620+

- No down payment required, rural development loans for approved areas and limited income requirements.
- 1-4 family household at income limit per county, 5+ person

VA 100% financing loans for qualified veterans from 600+

Texas Home Equity from 620+ credit

- Cash out up to 80% LTV/loan to value of your current property value



Making a House, Your Home
ITS OUR FAMILY BUSINESS!



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