



# Financing Options

Atlantic Bay Mortgage Group® offers tailor-made lending solutions to fit every borrower's unique mortgage needs. From the first-time buyer to the investor, we'll find a financing option that works for you.

## CONVENTIONAL LOAN

- As low as 3% down payment financing available with income limits, or without income limits for first-time homebuyers
- Minimum credit score is 620
- Maximum seller contributions
- 6% for loan-to-value (LTV) less than 90%
- 3% for LTV greater than 90%
- 2% for investment properties

## FHA LOAN

- Non-traditional credit allowed
- Minimum credit score is 600
- Maximum 6% seller contribution
- As low as 3.5% down payment financing available

## JUMBO LOAN

- Purchase or refinance loan options available
- As low as 20% down payment financing available
- Loan amounts up to \$3 million
- Primary residence and second homes

## RENOVATION LOAN

- Conventional, FHA, and VA options available
- As low as 3% down payment, based on loan program, eligibility
- Primary residence, second homes, and investment properties
- Standard and limited products available
- Wide variety of eligible repairs and upgrades

## USDA LOAN

- 100% financing
- Minimum credit score is 620
- Maximum 6% seller contribution
- Refer to USDA for income limits and eligible counties

## VA LOAN

- 100% financing up to the allowable county limit
- Jumbo loan amounts to \$1.5 million
- Minimum credit score is 600 (additional restrictions for scores under 620)
- Unlimited seller contribution, plus 4% for concessions (pay off debt, buy furniture, etc.)
- Active duty service members, veterans, and spouses may be eligible. A Certificate of Eligibility (COE) from the VA determines eligibility.

**PLEASE CONTACT ME WITH QUESTIONS OR FOR ADDITIONAL INFORMATION ON ANY OF OUR AVAILABLE LOAN PRODUCTS.**



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**Atlantic Bay**  
Mortgage Group®

NMLS #72043 ([nmlsconsumeraccess.org](https://nmlsconsumeraccess.org))



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Other loan program restrictions may apply. Loan programs may change at any time with or without notice. Information deemed reliable but not guaranteed. All loans subject to income verification, credit approval and property appraisal. Not a commitment to lend. Atlantic Bay Mortgage Group, L.L.C. NMLS #72043 ([nmlsconsumeraccess.org](https://nmlsconsumeraccess.org)) is an Equal Opportunity Lender. Located at 600 Lynnhaven Parkway Suite 100 Virginia Beach, VA 23452.