



Find the right loan for you.

Each home buyer approaches the mortgage process with a unique financial situation. This is why we offer a variety of loan programs to help you reach your goals.

Compare the requirements of the most popular loan programs available:

	Conventional	VA	FHA	USDA
Min. Credit Score	620	580	580	620
Min. Down Payment	3.0%	0.0%	3.5%	0%
Upfront MI	No	No	1.75%	No
Funding Fee	None	Dependent on usage	None	1.0%
Monthly MI	Conditional	No	0.85%	0.40%
Max. Loan Amount	\$510,400*			
Bankruptcy Seasoning	4 years	2 years	2 years	3 years
Foreclosure Seasoning	7 years	2 years	3 years	3 years
Short Sale	4 years	None	3 years	3 years

*Additional increased loan limits applicable for high-cost areas.

At Penrith, we understand the importance of home and look forward to assisting you.



Laura Lender, NMLS ID# 1234
Mortgage Consultant

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Penrith Home Loans LLC
601 Union Street Suite 2217
Seattle, WA 98101



Your Name Here
Your Title

C: (888) 888-8888
P: (888) 888-8888
youremail@example.com
www.yoursite.com

Your Company Name
123 Address
City, ST 00000





For First-Time Homebuyers

If this is your first time considering the purchase of a home, you probably have questions. We specialize in taking the time to educate our clients on the home buying process, setting you up for success. Additionally, we pride ourselves on working closely with real estate professionals to ensure a seamless home buying journey.

I'll work with you to address your concerns and assist you in making the best financial decision to reach your individual goals.

WE'RE HERE TO GUIDE YOU HOME.

In addition to our expertise and commitment to service, we offer loan programs and down payment options specifically designed for first time homebuyers. Your first step should be connecting with us to discuss pre-approval and what to expect.

Find more first-time buyer resources.



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Penrith's Certified Buyer Program

Your strongest offer yet



Offer Strength: Low

- ✓ Brief Conversation with Loan Officer Regarding Income & Assets
- ✓ Auto Generated Letter

Pre-qualification

Offer Strength: Moderate

- ✓ Credit Report
- ✓ Loan Officer Review of Income & Assets
- ✓ Letter Based on an Automated System, Not Viewed by an Underwriter

Pre-approval

Offer Strength: High

- ✓ Credit Report
- ✓ Loan Officer Review
- ✓ Underwriter Review
- ✓ Fully Documented & Underwritten Preapproval Letter
- ✓ Guarantee to Close on Time*

Penrith Certified Buyer™

In today's competitive market, our Certified Buyer Program™ gives you an edge and ensures you have the tools you need to get your offer accepted. With our Certified Buyers, we're so sure we'll close on time that if we don't, we'll pay you and the seller. Our guarantee provides substantial financial safety and eliminates stress.

It's a program designed to get you home.

Learn more at:
www.thecertifiedbuyer.com

*Guarantee commences 21 calendar days from mutual acceptance of fully executed Purchase and Sale Agreement and authorization to order appraisal. Guarantee not available if Buyer changes or agrees to change of loan program, or if there is a material change in the Buyer's income, assets, or credit profile. Guarantee not available to Buyers or Sellers that are not natural persons, are licensed real estate agents, or are employed by or affiliated with a real estate service provider. In the event a Guarantee payment is to be made, payment will be made by check and cannot be credited to the costs or down payment associated with this transaction. Multiple Buyers or multiple Sellers shall receive only one Guarantee payment. Loan must close by the Guarantee expiration date. Guarantee shall not apply if closing date is not met due to delays caused by Buyer and/or Seller. Guarantee contingent upon timely receipt of escrow, title, and appraisal acceptable to the lender, investor, and insurers. Loan must receive final loan approval by Private Mortgage Insurer (if applicable).



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