



Your first home is closer than you think.

01

You don't need 20% down. You don't need perfect credit. You need a plan and someone in your corner. Here's the plan.

Ways to put less down

Program	Down as low as	Good to know
HomeReady and Home Possible	3%	Income limits may apply. Reduced mortgage insurance.
FHA	3.5%	Flexible with credit history.
VA	0%	For eligible veterans and service members.
USDA	0%	Eligible areas and income limits apply.

Your first-timer checklist

- | | |
|--|--|
| ☐ Check your credit and fix any surprises | ☐ Pick a monthly payment you are comfortable with |
| ☐ Save for down payment plus closing costs | ☐ Gather pay stubs, W-2s, and bank statements |
| ☐ Get pre-approved before you start touring | ☐ Ask about down payment help in your town |

Our Pre-Approval Promise: if your financing isn't approved, we pay the seller \$10,000. Your first offer can compete with anyone's.



Questions? Call, text or email Sarah.
774.291.6481 · sarah.joy@poligrp.com

Poli Mortgage Group, a division of radius financial group inc. NMLS #1846. Equal Housing Lender. Not a commitment to lend. Programs subject to change and eligibility.

You take care of everyone. Let us take care of you.

Programs for veterans, service members, first responders, healthcare workers, and educators.

VA LOANS

\$0_{down}

No monthly mortgage insurance

For eligible veterans, active duty, and surviving spouses

Funding fee may apply, and is waived for many veterans with a service-connected disability

HOMETOWN HERO

For the people who show up.

Firefighters

Police and EMS

Nurses and doctors

Teachers

Benefits vary by program and town. Sarah will match you with the ones you qualify for.

Three easy steps

1

Confirm your eligibility

Veterans: we can request your Certificate of Eligibility for you.

2

Get pre-approved

A quick text or email with Sarah and you know your number.

3

Shop with confidence

Our \$10,000 Pre-Approval Promise backs your offer.



Thank you for your service. Call, text or email Sarah.

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BRIDGE LOANS

Buy the next one before you sell this one.

Timing two closings on the same day is stressful. A bridge loan lets you use the equity you already have to move first, then sell on your schedule.

1

Tap your equity

Use the value built up in your current home.

2

Buy your next home

Make a clean offer without waiting to sell.

3

Move in, no rush

Pack once. Stage and list the old place empty.

4

Sell and settle up

The sale pays off the bridge loan.

Why people love it

- One move instead of two
- Stronger offers with no home-sale contingency
- An empty home often shows and sells better
- Pairs with our Pre-Approval Promise

Good to know

- It is a short-term loan, made to be paid off by your sale
- You need enough equity in your current home
- Payments while you own both homes vary by program
- We will map out the numbers before you commit



Wondering if it fits? Call, text or email Sarah.

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04

Your write-offs shouldn't cost you a house.

Smart business owners lower their taxable income.

Traditional lenders then say you don't earn enough. A bank statement loan looks at what you actually bring in.

Call, text or email Sarah

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sarah.joy@poligrp.com

Two ways to prove income

THE USUAL WAY

Tax returns

Income after deductions.
Great for your tax bill,
tough for a mortgage.

THE BANK STATEMENT WAY

Your deposits

Typically 12 or 24 months of statements show what your business really earns.

Made for

Business owners

Freelancers

1099 contractors

Real estate agents

Gig workers

Consultants

What to have handy

- ☐ 12 or 24 months of personal or business bank statements
- ☐ Proof you have been self-employed for a while, usually about 2 years
- ☐ A photo ID
- ☐ A rough idea of your price range

Not sure which way is better for you? Send us both.
We'll run it each way and show you the difference.

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Bigger home. Same easy process.

When the price goes past the standard limits, you still have great options.

STEP 1

Conforming

Up to the standard loan limit for your county.

STEP 2

High balance

In higher-cost areas, a little above the standard limit, with conforming-style guidelines.

STEP 3

Jumbo

Above the high-cost limit. Built for luxury and higher-priced homes, with interest-only options.

Loan limits are set each year by county. Ask us for this year's numbers where you're buying.

What helps a jumbo go smoothly

Strong credit

Jumbo guidelines are a bit stricter. We will help you see where you stand early.

Savings in reserve

Lenders like to see a cushion after closing. Retirement accounts can count.

A clean paper trail

Large deposits need a quick explanation. We will tell you exactly what to send.



Shopping higher? Call, text or email Sarah.

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Love the condo? Got turned down? Let's talk.

Some condo buildings don't fit the standard rules, so many lenders walk away. We have loans built for exactly those buildings, plus co-ops too.

Why buildings get flagged

1 Lots of renters
A high share of investor-owned units.

2 Shops downstairs
Too much commercial space in the building.

3 A pending lawsuit
Litigation involving the association.

4 Thin reserves
An HOA budget that falls short of guidelines.

The industry term is "non-warrantable." It's about the building, not about you.

What we handle for you

- Requesting the condo questionnaire and budget
- Working directly with the management company
- Matching your building to the right loan

Pro tip

Send us the listing before you offer. We can often spot a building issue in a day.



Got a building in mind? Text Sarah the link.

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Build it. Or make it yours.

Financing for the dream build and the fixer-upper, so you don't have to juggle separate loans.

BUILD

Land and new construction

- 1 Finance the land, or use land you own
- 2 Funds are released to your builder as work is done
- 3 Move in on your long-term mortgage, with one-time close options

Best for: buying a lot, building custom, or working with a builder.

RENOVATE

Buy or refi, and fix it up

- 1 Borrow based on what the home will be worth after the work
- 2 Purchase and renovation can be in one loan
- 3 Contractor draws are managed for you

Best for: a home with great bones that needs a new kitchen, roof, or addition.

Before you call, think about

Your rough budget, including a cushion for surprises

Whether you have a builder or contractor yet

Your timeline and where you will live meanwhile



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Let the property qualify.

With a DSCR loan, the rent does the heavy lifting. No personal pay stubs or tax returns needed for approval.

THE ONE NUMBER THAT MATTERS

$$\begin{array}{ccccc} \$3,200 & \div & \$2,700 & = & 1.19 \\ \text{Monthly rent} & & \text{Monthly payment} & & \text{DSCR} \end{array}$$

Above 1.0 means the rent covers the full payment, including taxes and insurance.
Example numbers only.

A good fit if you

- Own rentals or want your first one
- Have complex income or lots of write-offs
- Want to grow a portfolio faster
- Buy in an LLC

Also in the toolbox

Commercial

Mixed-use

Interest-only

Asset-based lending

Bank statement loans



Found a deal? Text Sarah the numbers.

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TWO-MINUTE MATH

Is a refi worth it? Find your break-even.

$$\frac{\text{Closing costs}}{\text{Monthly savings}} = \text{Months to break even}$$

EXAMPLE \$6,000 ÷ \$250 a month = **24 months**. Staying longer than 2 years? Every month after that is savings.

Green lights

- You plan to stay past your break-even
- Your rate would drop meaningfully
- You want to drop mortgage insurance
- You want a shorter term to pay it off sooner

Slow down if

- You might move in the next year or two
- You are close to paying the loan off
- The savings barely cover the costs
- You would restart a long term just for a lower payment

Not there yet? Know your number.

Ask Sarah for your break-even rate, so you know a good deal the moment you see it.

Bought with FreeFi? Ask us.



Want us to run it? Just ask Sarah.
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Cash-out or HELOC? Pick the right tool.

YOUR EQUITY, ROUGHLY

Home value × 80%, minus what you owe

$\$800K \times 80\% - \$400K = \$240K$

	Cash-out refi	HELOC
What it is	A new, bigger mortgage that pays off the old one and hands you the difference.	A line of credit on top of your current mortgage.
Your current rate	Replaced by the new rate.	Stays exactly as it is.
How you get cash	One lump sum at closing.	Draw what you need, when you need it.
Rate type	Usually fixed.	Usually variable.
Payments	One monthly payment.	Your mortgage plus the line, often interest-only at first.
Best when	Today's rate is close to or lower than yours.	You have a great rate you want to keep.

What people use it for

Renovations

Paying off credit cards

College tuition

A second home down payment

Emergency cushion

Starting a business

Want a fixed amount but keep your first mortgage? Ask about a closed-end second mortgage too.



Not sure which? Sarah will compare both for you.

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Reverse mortgages, explained kindly.

Turn the equity you've built into cash, income, or a line of credit, with no monthly mortgage payment, and stay right where you are.

What you may have heard, and what's true

"The bank takes my house."

You keep the title and live there as long as you meet the loan terms: it stays your home, and you keep up taxes, insurance, and upkeep.

"My kids will inherit a debt."

Most reverse mortgages are federally insured HECMs. You and your heirs never owe more than the home is worth when it is sold.

"I will still have a payment."

No monthly mortgage payment is required. You still pay property taxes, insurance, and maintenance.

"It is only for people in trouble."

Many people use it as a planning tool, to boost retirement income or update a home to age in place.

The basics to qualify

- Age 62 or older
- Enough equity in the home
- The home is your primary residence
- A session with an independent HUD-approved counselor



Bring your family. Sarah will walk you all through it.

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Student loans and a mortgage can get along.

Whether you're buying with student debt, or ready to wipe it out with home equity, there's usually a smart path. Here are three.

1

Buying with student loans

Student debt doesn't rule you out. How your payment is counted depends on the loan program, and income-driven payments can work in your favor.

Best for: first-time buyers with loans in repayment

2

Pay them off with equity

A cash-out refinance can pay off student loans and roll them into one mortgage payment, often at a lower rate.

Best for: homeowners with equity and higher-rate loans

3

Parents helping with tuition

Parent loans for a child's education can sometimes be consolidated with home equity, freeing up monthly cash flow.

Best for: parents with Parent PLUS or private loans

Helpful to have

Your latest student loan statement showing the monthly payment, and your repayment plan letter if you're on an income-driven plan.



Every situation is different. Call, text or email Sarah.

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