

# Home Purchase Loans

Every program available to Washington homebuyers

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## Conventional

Fixed or adjustable rate. Good credit and solid down payment? Usually your best rate. 15, 20, and 30-year terms.

## FHA

Lower credit score or smaller down payment? FHA is backed by the Federal Housing Administration. Down payments as low as 3.5%.

## VA

Zero-down financing with no PMI for veterans and active-duty service members. Some of the best rates available.

## USDA

Zero down payment and low rates for eligible rural and suburban properties. More areas qualify than you'd think.

## Jumbo

Higher-priced homes beyond conventional limits. Competitive rates for well-qualified buyers.

## Renovation

Finance the purchase and repairs in one loan. One closing, one payment.

## Construction

Finance the lot and the build in one loan. From blueprint to move-in day.

## ARM

Lower initial rate that adjusts after a set period. Smart for short-term ownership plans.