

LOAN TYPES

CONVENTIONAL LOANS

If you're buying your first home or looking for extra space, a conventional loan may be right for you. Conventional loans can come with fixed or adjustable rates. Independent Financial also offers low closing costs and flexible payment options. Conventional loans are not insured by any government agency.

ITIN LOANS

Individual taxpayer identification number (ITIN) loans provide financing to borrowers who do not have social security numbers. ITIN loans are available to purchase or refinance owner-occupied primary residences only. We offer fixed rates for terms of up to 30 years. Minimum credit score or no score and sufficient non-traditional credit required. Restrictions apply.

FHA LOANS

FHA loans are federally insured, which may require a smaller down payment and may offer a lower interest rate than a comparable conventional loan. This might be the right loan for you if you are a first-time homebuyer or if you have limited cash for a down payment and closing costs.

VA LOANS

If you have been a member of the U.S. Military, you may qualify for a VA loan to help you purchase a primary residence. VA loans are federally guaranteed, which can make home buying more affordable with a fixed interest rate, no mortgage insurance requirement, and potentially no down payment.

USDA RURAL HOUSING LOANS

This federally-backed mortgage is available to homebuyers who are buying property in designated Rural Housing zones. The USDA Rural Housing Program also finances up to 102% of the appraised value to help cover closing costs. And there's no obligation to buy private mortgage insurance (PMI).

JUMBO LOANS

Jumbo loans allow you to borrow amounts above conforming loan limits. These loans can be ideal for homebuyers who are looking to purchase property at the higher end of the market. Independent Financial offers fixed and adjustable rates to meet your needs.