



# A loan for every kind of homebuyer

Explore our flexible options built to fit your goals.

## FHA

- Down payment options start at 3.5%
- Allows non-occupying co-borrower
- Down payment and closing costs may be gifted for eligible borrowers who meet FICO requirements

## USDA

- 100% financing options available
- No private mortgage insurance plus low monthly guaranteed annual fee
- Only applies to designated rural properties

## VA

- No down payment
- 100% financing options for qualifying buyers
- No private mortgage insurance
- Loan options up to \$3M

## Conventional

- Mortgage insurance may not be required
- Finance 2 – 4 unit property with 5% down options
- Extended rate lock options up to 90 days with Lock 'N' Roll<sup>1</sup>
- RateReduce temporary buydown program up to 3% available as seller paid concession<sup>2</sup>

## Jumbo

- #1 non-bank jumbo lender
- For borrowers in the market for a home loan above Conforming Loan Limits

## New Construction

- FHA, VA, conforming and jumbo extended lock options up to 12 months
- Temporary buydowns are available on select homes
- Financing options to include post-closing upgrades
- Escrow holdback waiver program

## Renovation

- FHA 203(K)<sup>3</sup> and Fannie Mae HomeStyle options
- Down payment options as low as 3%
- Purchase or no-cash-out refinance allowed

## VA Renovation

- Available for both home purchase and refinance
- Low down payment options
- Stable 30-year fixed loan terms

## CHOICE Renovation

- Single-close loan streamlines the process
- Flexible loan amount options
- Include renovation costs in your loan balance

## More to explore

- Reverse Mortgage options<sup>4</sup>
- Down payment assistance
- First-time homebuyer programs
- Home Equity Line of Credit (HELOC)<sup>5</sup>
- Non-QM products

Current as of 12/11/2025 1- The Lock 'n' Roll program is eligible for conventional and government, fixed rate loans. Loan term requirements vary and apply based on loan type. Lock period must be a minimum of 60 days. Lock 'n' Roll locks cannot be extended, relocked, or renegotiated until after lender receives a fully executed sales contract and are only eligible for up to 30 days of extension. If the purchase contract is terminated, Lock 'n' Roll locks cannot be transferred. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Restrictions apply 2- Both temporary and permanent RateReduce options are available from participating builders and sellers on select properties. Buyer paid RateReduce options are also available for qualified borrowers on any approvable property per loan product restrictions. 3- Credit score and down payment requirements higher for 2-4 unit, investment properties and renovation products. 4- This is not an approval. Home Equity Conversion Mortgages are available for borrowers 62+ (55+ for brokered options). Borrower must pay property taxes, Homeowner's insurance, and HOA dues (as applicable) while maintaining the home and using it as a primary residence or the loan will need to be repaid. Otherwise the loan must be repaid when the borrowers leave the home more than 12 consecutive months, transfer their property's title to another person, the last borrower passes away or sells the home. Neither Rate nor this material is affiliated with HUD, FHA, or any other government agency. To find a Reverse Mortgage counselor near you, search the HECM Counselor Roster at [https://entp.hud.gov/idapp/html/hecm\\_agency\\_look.cfm](https://entp.hud.gov/idapp/html/hecm_agency_look.cfm) or call (800) 569-4287. Compare loan types when selecting a loan. Go to <https://www.rate.com/hecm-reverse-mortgage> for important information about eligibility restrictions and requirements. 5- Guaranteed Rate, Inc. dba Rate's home equity line of credit (HELOC) is an open-end product where the full loan amount (minus the origination fee) will be 100% drawn at the time of origination. The initial amount funded at origination will be based on a fixed rate; however, this product contains an additional draw feature. As the borrower repays the balance on the line, the borrower may make additional draws during the draw period. If the borrower elects to make an additional draw, the interest rate for that draw will be set as of the date of the draw and will be based on an Index, which is the Prime Rate published in the Wall Street Journal for the calendar month preceding the date of the additional draw, plus a fixed margin. Accordingly, the fixed rate for any additional draw may be higher than the fixed rate for the initial draw. This product is currently not offered in the states of New York, Kentucky, West Virginia, Delaware and Maryland. The HELOC requires you to pledge your home as collateral, and you could lose your home if you fail to repay. Property insurance is required as a condition of the loan and flood insurance may be required if your property is located in a flood zone. Borrowers must meet minimum lender requirements in order to be eligible for financing. Available for primary, second homes and investment properties only. Dependent on minimum credit score and debt-to-income requirements. Occupancy status, lien position and credit score are all factors to determine your rate and max available loan amount. Not all applicants will be approved. Applicants subject to credit and underwriting approval. Contact Guaranteed Rate, Inc. dba Rate for more information and to discuss your individual circumstances. Restrictions Apply. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Refinancing your mortgage may increase costs over the term of your loan. Restrictions may apply, contact Rate for current rates and for more information. Guaranteed Rate, Inc. dba Rate is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the Nevada Department of Veterans Services, the US Department of Agriculture, or any other government agency. No compensation can be received for advising or assisting another person with a matter relating to veterans' benefits except as authorized under Title 38 of the United States Code. (1225-4320600)

Operating as Guaranteed Rate, Inc. in New York.



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PRESIDENT'S CLUB

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