Qualify your Buyers for more home. No M.I.!

- Discounted lender fees. No origination fee
- NOT a government loan: CLOSE in 30 days
- 30 Yr Fixed Community Reinvestment Act (CRA) Loan
- 3% Down Required. Gifted funds OK!
- No mortgage insurance at ANY down payment size (3% minimum)
- 620 Minimum Credit Score
- No Credit SCORE is OK with alternative tradelines
- No AUS; manually underwriter
- $1,500 or $3,000* Closing-Cost Assistance available
- SFR, Condo (warrantable), Townhome, 2-unit OK
- Primary Residence Only, no non-occupying co-borrowers
- First Time Home Buyer YES but not required
- Program availability is driven by LMI Census Tract Income Data so program is property-location sensitive

All rates as of Dec 15, 2025

Sales Price	Program	Down Payment	Loan Amount	Rate	P&I	MI	Loan Payment
$ 470,000.00	CRA	3%	$ 455,900.00	6.375	$ 2,844.00	$0.00	$ 2,844
$ 425,000.00	Conventional	5%	$ 403,750.00	6.75	$ 2,619.00	$ 229.00	$ 2,848
$ 438,000.00	FHA	3.50%	$ 430,066.00	6.25	$ 2,648.00	$ 197.00	$ 2,845

*Closing Cost Assistance must be FTHB, depends on a couple of variables, and CAN be used together with Seller Concessions. Must be 1st time homebuyer.

Rod Hoekert
Mortgage Loan Officer
NMLS 608188
719-661-4523
Vectra Bank

I'm in my 33rd year as a mortgage lender. I specialize in complex income, complicated transactions, AND in meeting deadlines.