

Best Rate Finance

32605 Temecula Parkway
Suite 203
Temecula, CA 92592
Phone (951)699-9466

Conventional Mortgages

First Time Homebuyers to 97% loan to value (LTV)

LTV to 95% with reduced mortgage insurance

No up front mortgage insurance
(different than FHA or VA)

Monthly mortgage insurance for LTV>80%

100% gift funds OK

Credit score 640+

Often the lowest monthly payment of any loan program

Borrowers must show income to qualify

Spouse in a community property state
does not need to be on the loan or title
(different than FHA or VA)

Fixed rate terms of either 30, 20, 15 or 10 years

Government insured