

Call Today

My Community Mortgage



Apply Online



An Affordable, Flexible Mortgage

- For borrowers with limited savings and/or cash assets
- Up to 97 percent LTV ratio (one- or two-unit properties)
- Low mortgage insurance coverage requirements
- Up to 40-year term and options for initial interest-only (IO) period
- Eligible for subordinate financing
- Flexibility on credit histories, nontraditional credit accepted
- Income-source flexibilities, including boarder income from relatives or nonrelatives
- Eligible one-unit properties include condos, co-ops
- Available for 2-, 3-, or 4-unit properties for borrowers who want to live in one unit and rent out others
- Extra flexibilities with options to serve teachers, police officers, firefighters, healthcare workers and people with disabilities or a family member with a disability



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