



# Madison Valley BANK



## CONVENTIONAL

- 640 minimum credit score
- 95% LTV max for purchase & rate/term refinance
- 85% LTV for cash out – owner occupied property
- Escrow waiver allowed 80% LTV or less
- 1-4 units, modular, manufactured homes, condos are all eligible
- Monthly PMI, LPMI, Single financed MI & split premium MI are available



## USDA

- 620 minimum credit score\*
- Escrow Repair Holdback available\*\*
- No Score & 1 Score program available
- Up to 100% financing of the contract price
- Rate/Term refinancing available for current USDA mortgage holders
- Manufactured homes accepted per USDA guidelines
- Subject to County income limitations
- Rural areas & smaller towns with a population of 10,000 or less



## FHA

- 620 minimum credit score\*
- Escrow repair holdback available
- Cash out refi to 85%
- 30 & 15 year terms
- HUD REO \$100 program
- Manufactured Homes accepted per FHA guidelines
- Grants & DPA allowed
- No Score & 1 Score program available\*\*



## VA

- 620 minimum credit score\*
- 100% Financing – Rate/Term & Purchase
- Funding fee is based on use & can be financed
- Follow VA Guidelines
- 2 year BK & Foreclosure rule followed per VA
- Manufactured homes

\*Special exceptions may apply for scores of 600-619

\*\*Specific processing and underwriting requirements must be met

*Other Real Estate financing available as well*

### **Other Real Estate Loan Products Available:**

- Bare Land Refinancing and Purchases
  - Construction Loans
- Home Equity Line of Credit

Proudly offering USDA, FHA, VA and Conventional loans  
Fast Underwriting, Smooth Loan Closings and Friendly Service  
We are **THE** choice for Mortgage Lending

You are welcome to contact us for a quick pre-qualification!



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