



# jumbo loan



A jumbo loan, also referred to as a non-conforming mortgage, is used for home buyers that need a loan greater than the conforming loan limit. Because of this, jumbo loans are the way to go. While jumbo loans have their benefits, they are also higher risk to the lender, which means they come with a different set of guidelines that require a higher credit score and larger down payment from the borrower.

- 700 minimum FICO score
- 10% minimum down payment
- 1-4 unit properties
- Loan amounts up to 3 million
- Primary and second homes
- Fixed rate & ARM options

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

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