

WHICH LOAN IS WRIGHT FOR YOU?



EDGE HOME FINANCE
CORPORATION

[WWW.MORTGAGESTHEWRIGHTWAY.COM/
HOME](http://WWW.MORTGAGESTHEWRIGHTWAY.COM/HOME)



FHA LOANS

Homeownership Within Reach with 3.5% Down

LOWER CLOSING COSTS,
More Savings!

The Federal Housing Administration offers a more approachable path to homeownership with its flexible qualifications and reduced upfront expenses. Working with a mortgage broker, you benefit from seamless guidance through the mortgage process and access to multiple lenders, ensuring you secure the best possible service and rates.



Jasmine Wright
Mortgage Broker,
NMLS#2190491

FHA Loan Highlights:

- **More affordable, low down payment**
- **Competitive rates compared to conventional loans**
- **As low as 580 FICO or NO Score allowed**
- **For 1-4 unit properties including townhomes, condos, PUDs, and manufactured homes**
- **Higher tolerance for debt and credit blemishes**
- **Renovation loan option available for properties needing work**
- **Allows gift funds and seller concessions up to 6%**

Contact me today to apply or learn more!

(931)576-7049

Or visit www.mortgagethewrightway.com to
book a consultation.



EDGE HOME FINANCE CORPORATION, 5868 BAKER ROAD, MINNETONKA, MN, 55345. NMLS #891464. THE PRINCIPAL AND INTEREST PAYMENT ON A \$250,000 30-YEAR FHA FIXED-RATE LOAN AT 6.25% AND 96.5% LOAN-TO-VALUE (LTV) IS \$1,511.41. BORROWERS ARE ALSO REQUIRED TO PAY MONTHLY MIP CALCULATED AT 0.55% OF THE BASE LOAN AMOUNT REGARDLESS OF THE DOWN PAYMENT OR EQUITY IN THE HOME. THE PRINCIPAL, INTEREST AND MORTGAGE INSURANCE PAYMENT, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. THE ANNUAL PERCENTAGE RATE (APR) IS 7.283% WITH ESTIMATED FINANCE CHARGE OF \$10,926.15. FINANCE CHARGES INCLUDES A ONE-TIME UPFRONT MORTGAGE INSURANCE PREMIUM (MIP) AT 1.75% OF THE BASE LOAN AMOUNT. RATES CURRENT AS OF 3/6/2025. SUBJECT TO BORROWER APPROVAL. GEN-FHA001 LENDER CODE:004.



VA LOANS

Military Service
Deserves a Home
with \$0 Down
Payment



LOWER CLOSING COSTS,
MAXIMUM BENEFITS!

The VA loan program, provided by the U.S. Department of Veteran Affairs, is a benefit earned through your military service, offering an affordable path to homeownership. VA loans provide a more accessible home financing option for veterans, active-duty service members, National Guard members, Reservists, and eligible surviving spouses. These individuals can take advantage of these benefits with the guidance of a trusted mortgage broker.

VA Loan Highlights:

- Up to \$4M with NO Down Payment
- Most Competitive rates
- As low as 500 FICO or NO Score allowed
- No Private Mortgage Insurance
- Tax Reductions and Exemptions for Disabled Veterans (varies by state)
- Renovation loan option available
- For 1-4 unit properties including townhomes, condos, PUDs, and manufactured homes



Loan Officer Name
Mortgage Broker,
NMLS#XXXXXXX

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EDGE HOME FINANCE CORPORATION, 5868 BAKER ROAD, MINNETONKA, MN, 55345. NMLS #891464. THE PRINCIPAL AND INTEREST PAYMENT ON A \$350,000 30-YEAR VA FIXED-RATE LOAN AT 6.75% AND 100% LOAN-TO-VALUE (LTV) IS \$2,318.90. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. THE ANNUAL PERCENTAGE RATE (APR) IS 7.161%. WITH ESTIMATED FINANCE CHARGE OF \$14,239. FINANCING COSTS INCLUDE A ONE-TIME UPFRONT VA FUNDING FEE AT 2.150% OF THE BASE LOAN AMOUNT. RATES CURRENT AS OF 3/5/2025. RATES SUBJECT TO CHANGE. THIS IS NOT A COMMITMENT TO LEND. BORROWER SUBJECT TO APPROVAL. GEN-VA001 LENDER CODE: 001.

THE GOLD STANDARD

VA RENOVATION HOME LOAN



For Those Who Serve: Upgrade, Repair, and Rebuild with 100% Financing

Few lenders offer this rare VA Renovation Loan, giving **eligible veterans, active-duty service members, reservists, and surviving spouses** the golden opportunity to purchase or refinance a home and roll in the cost of approved repairs—all with 100% financing. Backed by the Department of Veterans Affairs, this powerful loan makes it easier to improve your home without the need for additional loans or out-of-pocket expenses.

UNMATCHED Loan Highlights:

- 0% down payment
- 100% financing for repairs
- No private mortgage insurance
- Better-than-civilian interest rates
- One loan includes purchase & rehab
- Move into fully renovated home
- Increased home value and built equity
- As low as 580 FICO allowed

Property Requirements:

- Primary Residence Only
- Single Family Homes, 2-4 Unit Primary Residences, Condos, Manufactured Homes



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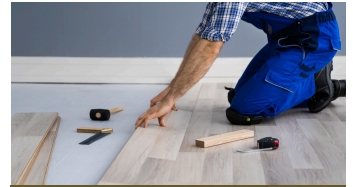
Email: jasmine.wright@edgehomefinance.com

VISIT www.mortgagesthewrightway.com

MAKE THESE ELIGIBLE REPAIRS:



Kitchen & Bath Updates



Flooring & Carpeting



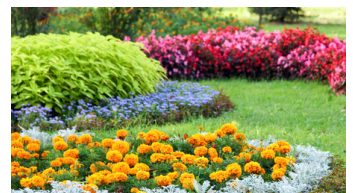
Windows, Gutters, Roofing and Siding



Home Expansions (Add Rooms or Garage)



New Appliances and Energy Efficient Upgrades



Landscaping, Decks and Fencing



Exterior & Interior Painting



Accessory Dwelling Units (ADUs)






USDA LOANS

Purchase a Home
for \$0 Down in
Rural Towns*

LOWER UPFRONT COSTS & **LOWER PAYMENTS!**

USDA loans, backed by the U.S. Department of Agriculture, are designed to assist low- to moderate-income families in purchasing homes in eligible rural areas. This program offers no down payment requirement, competitive interest rates, and flexible credit standards. With reduced mortgage insurance costs, USDA offers affordable homeownership with lower payments. To qualify, applicants must meet income limits and purchase a home in a USDA-approved area. Take advantage of these benefits with the guidance of a trusted mortgage broker.



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Mortgage Broker
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USDA Loan Highlights:

- **No Down Payment Required**
- **Max Loan up to \$398,600 (varies by county)**
- **As low as 500 FICO or NO Score allowed**
- **Lower Mortgage Insurance costs**
- **Closing costs can possibly be rolled into loan**
- ***Eligible locations and properties based on the USDA Eligibility map and guidelines**

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EDGE HOME FINANCE CORPORATION, 5868 BAKER ROAD, MINNETONKA, MN, 55345. NMLS #891464. THE PRINCIPAL AND INTEREST PAYMENT ON A \$250,000 30-YEAR USDA FIXED-RATE LOAN AT 6.50% AND 101% LOAN-TO-VALUE (LTV) IS \$1,596.13. LTV INCLUDES A ONE-TIME UPFRONT USDA FUNDING FEE OF 1% OF BASE LOAN AMOUNT AND INCLUDED AS PART OF LOAN FINANCE CHARGES. THE ANNUAL PERCENTAGE RATE (APR) IS 7.310% WITH TOTAL ESTIMATED FINANCE COSTS OF \$9,922.25. THE PRINCIPAL AND INTEREST PAYMENT, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES, HOME INSURANCE PREMIUMS, OR MORTGAGE INSURANCE WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. MORTGAGE INSURANCE IS CALCULATED ANNUALLY AT 0.35% OF THE BASE LOAN AMOUNT THEN DIVIDED BY 12 MONTHS AND RECALCULATED ANNUALLY FOR THE LIFE OF THE LOAN. RATES CURRENT AS OF 3/5/2025. RATES SUBJECT TO CHANGE. THIS IS NOT A COMMITMENT TO LEND. BORROWER SUBJECT TO APPROVAL. GEN-USDAO01 LENDER CODE: 005. *RURAL TOWN AS DETERMINED BY THE USDA ELIGIBILITY MAP. ELIGIBILITY CRITERIA AND PROPERTY LOCATION ARE SUBJECT TO USDA GUIDELINES AND MAY VARY BASED ON THE MOST CURRENT MAP DATA AND UPDATES.



CONVENTIONAL LOANS

Your Dream Home
Made Possible with
3% Down



Jasmine Wright
Mortgage Broker,
NMLS#2190491

Loan Highlights:

- As low as 3% down for First-Time Homebuyers
- Loan limit up to \$726,200 (or \$1,089,300 in High-Cost Areas)
- No Upfront Mortgage Insurance Premium
- Min. 620 FICO required



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EDGE HOME FINANCE CORPORATION, 5868 BAKER ROAD, MINNETONKA, MN, 55345. NMLS #891464. THE PRINCIPAL AND INTEREST PAYMENT ON A \$350,000 30-YEAR FIXED-RATE CONVENTIONAL LOAN AT 6.99% AND 97% LOAN-TO-VALUE (LTV) IS \$2,256.42. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. PAYMENT DOES NOT INCLUDE MORTGAGE INSURANCE PAYMENT WHICH IS REQUIRED UNTIL REACHING 20% EQUITY. THE ANNUAL PERCENTAGE RATE (APR) IS 7.239%, WITH ESTIMATED FINANCE CHARGE OF \$8,362.48. FINANCING COSTS INCLUDES DISCOUNT POINTS AT 0.424% OF THE BASE LOAN AMOUNT. RATES CURRENT AS OF 3/5/2025. RATES SUBJECT TO CHANGE. THIS IS NOT A COMMITMENT TO LEND. BORROWER SUBJECT TO APPROVAL. GEN-CONV001 LENDER CODE: 005.

FlexQualify Bank Statement

Non-QM Home Loan



EDGE
HOME FINANCE
NMLS #891464

No Tax Returns? Write-offs Reduced Income?

We'll use **12-24 Months** of your
Bank Statements instead.

Bank Statement Loans are tailored for self-employed individuals with non-traditional income sources, such as freelancers, business owners, consultants, gig economy workers, and independent contractors. By utilizing 12-24 months of bank statements instead of tax returns, these loans accurately reflect the borrower's cash flow and provide a pathway to homeownership for those who might not meet standard loan criteria.

- ✗ No Tax Returns Required
- ✓ As low as 10% Down Payment
- ✓ Min 620 FICO
- ✓ Up to \$3.5M loan amount
- ✓ X+ Months Reserves required
- ✓ For Purchase, Refinance, and Cash-Outs

Learn more today, call or text:

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EDGE HOME FINANCE CORPORATION, 5868 BAKER ROAD, MINNETONKA, MN, 55345. NMLS #891464. THE PRINCIPAL AND INTEREST PAYMENT ON A \$350,000 30-YEAR FIXED-RATE BANK STATEMENT, NON-QM LOAN AT 9.90% AND 90% LOAN-TO-VALUE (LTV) IS \$2,762.02. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. THE ANNUAL PERCENTAGE RATE (APR) IS 10.383%, WITH ESTIMATED FINANCE CHARGE OF \$10,144. FINANCING COSTS INCLUDES DISCOUNT POINTS AT 1% OF THE BASE LOAN AMOUNT. RATES CURRENT AS OF 3/5/2025. RATES SUBJECT TO CHANGE. THIS IS NOT A COMMITMENT TO LEND. BORROWER SUBJECT TO APPROVAL. GEN-BS001 LENDER CODE: 003.

ASSET UTILIZATION NON-QM HOME LOAN

Perfect loan for high net-worth
borrowers with substantial
assets



Your Assets, Your Advantage.

Who needs pay stubs when you've got assets?
Leverage the value of your financial assets to
secure your dream home without the need for
traditional income verification.

The streamlined process makes it easy and hassle-free to qualify, so you can spend less time gathering documents and more time finding the perfect home or investment property.



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Mortgage Broker,
NMLS#2190491

Product Highlights:

- **Flexible Qualifications** - Use up to 100% of your eligible assets (savings, 401k, stocks, and more)
- **No Income Verification and No Tax Returns Needed**
- **As Low As 15% Down Payment** with No Private Mortgage Insurance (PMI)
- **Up to \$3M Loan Amount**
- **6-Month Seasoning of Assets Required**
- **Perfect for Retirees, Entrepreneurs, Insurance or Trust Beneficiaries, High-Profile Individuals, and Recently Divorced Borrowers**

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FlexQualify 1099

Non-QM Home Loan



No Tax Returns? No W2s? No Paystubs? The perfect mortgage solution for 1099 contractors is here.

As a contractor, freelancer or gig worker, you deserve a no hassell mortgage solution that works for you. Our 1099 loan program allows you to qualify for a mortgage using just one year of 1099 income statements. No need for traditional tax returns or W-2s! Discover the ease and flexibility of our 1099 loans and start your journey to homeownership today.

- ✓ As low as 10% Down Payment
- ✓ Up to \$3.5M Loan Amount
- ✓ Min 620 FICO
- ✓ 1 year 1099 & 2 Year Work History Required
- ✓ No Private Mortgage Insurance
- ✓ For Purchase, Refinance, and Cash-Outs

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EDGE HOME FINANCE CORPORATION, 5868 BAKER ROAD, MINNETONKA, MN, 55345. NMLS #891464. THE PRINCIPAL AND INTEREST PAYMENT ON A \$350,000 30-YEAR FIXED-RATE DSCR LOAN AT 9.50% AND 90% LOAN-TO-VALUE (LTV) IS \$2,648.69. THE PRINCIPAL AND INTEREST PAYMENTS, WHICH WILL CONTINUE FOR 360 MONTHS UNTIL PAID IN FULL, DO NOT INCLUDE TAXES AND HOME INSURANCE PREMIUMS, WHICH WILL RESULT IN A HIGHER ACTUAL MONTHLY PAYMENT. THE ANNUAL PERCENTAGE RATE (APR) IS 9.855%, WITH ESTIMATED FINANCE CHARGE OF \$9,465.55. FINANCING COSTS INCLUDES DISCOUNT POINTS AT 0.857% OF THE BASE LOAN AMOUNT. RATES CURRENT AS OF 3/5/2025. RATES SUBJECT TO CHANGE. THIS IS NOT A COMMITMENT TO LEND. BORROWER SUBJECT TO APPROVAL. GEN-1099001 LENDER CODE: 007.

FullDoc Interest-Only

Investor Loan



EDGE
HOME FINANCE
NMLS #891464

Lower Payment! Higher Return! More Cashflow!

The ultimate financing tool for savvy investors looking to maximize their portfolio!

When you're investing in real estate, finding a financing solution that aligns with your goals is essential. That's why we created the Interest-Only program, a tailored option for business-purpose investment properties. Using full documentation and following conventional loan guidelines, this program bridges the gap between traditional and investor-specific financing, helping you achieve long-term success in the real estate market.

- Fixed Interest-only payments for the first 10 years, followed by a 20-year amortized term
- Better-than-conventional rates
- LTV up to 80%, including refinances.
- Loan amount up to \$1.5 Million
- For 1-4 Unit properties including warrantable condos
- Minimum FICO of 660
- For purchase, refinance, and cash-outs

Learn more today, call or text:

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Mortgage Broker,
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For investment properties and business purposes only. Edge Home Finance Corporation, 5868 Baker Road, Minnetonka, MN, 55345. Information subject to change. Certain restrictions apply. Subject to approval of borrower and investor guideline requirements.



BRRRR

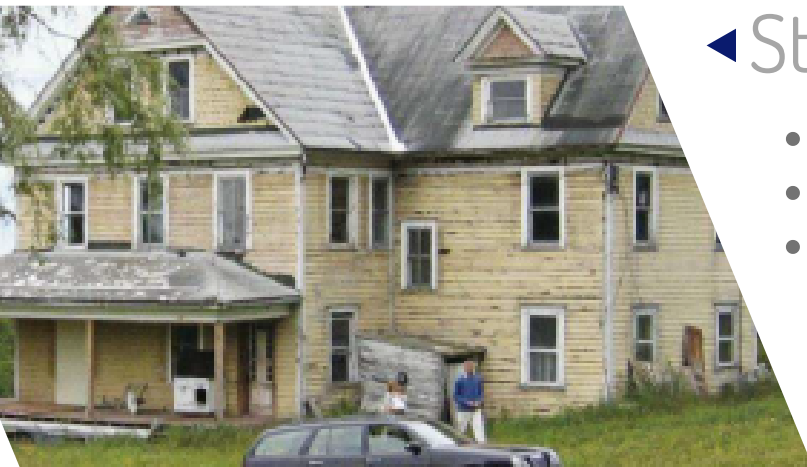
Buy · Rehab · Rent · Refinance · Repeat

Financing



EDGE
HOME FINANCE
NMLS #891464

Need an *edge* to your strategy? We provide custom lending solutions to support every step of your investment strategy. With access to **multiple lenders**, we have the investor loan programs designed to streamline the process with **fast closings, competitive rates, and flexible terms.**



◀ Step 1 BUY & FIX

- **No appraisals required**
- Up to 90% LTC / 70% LTV
- Close in as little as 48 hours!

▶ Step 2 REFINANCE

- Cash-out covering 100% of costs
- **Refi as soon as 3 Months**
- Owned 3-6 months: Up to 70% of ARV
- Owned 6+ months: Up to 75% of ARV



No Income, No Tax Returns Required!

Jasmine Wright

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Call (931)576-7049

jasmine.wright@edgehomefinance.com



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Easy Qualify DSCR

RENTAL LOAN



Purchase, Refinance or Cash-Out
Non Owner-Occupied Investment
Properties

Up to 9 Units
with NO Income Docs

DSCR stands for Debt Service Coverage Ratio in which “debt service” refers to the mortgage. It’s simple, if the property’s projected rental income is **at least equal** to (≥ 1.0) or covers the total mortgage payment, you may qualify for financing.

- ✗ No Employment Required
- ✗ No Paystubs
- ✗ No W2s or Tax Returns
- ✗ No Existing Debt Considered
- ✓ As low as 15% down
- ✓ Min 640 FICO
- ✓ Up to \$3M loan amount
- ✓ 6 Months Reserves required
- ✓ First-time investors OK

— One Application —
Shop Multiple Lenders
Competitive Rates
Minimal Paperwork

Learn more today, call or text:

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