

# HOME LOANS



## Purchase

Our experienced Mortgage Loan Consultants will help you find the financing solution that's right for you:

- Fixed and adjustable rates
- Low down payment options, including FHA Loans
- Loans up to \$3 million
- First-time homebuyer programs
  - Down payments as low as 3%
- Smart Move
  - A Purchase Ready Pre-Approval: Show sellers that you're a serious buyer.
  - Free Home buyer Workshops and Kit<sup>1</sup>
  - Purchase Incentives – you could save hundreds, even THOUSANDS on your home loan!

## Refinance

Our seasoned Mortgage Loan Consultants can help you understand and take advantage of today's rates and money-saving refinance programs.



### Home Loan Consultants

To find the right Loan Consultant today visit:

[www.kinecta.org/home-loan-consultants](http://www.kinecta.org/home-loan-consultants)



### Home Loan Rates

[www.kinecta.org/home-loan-rates](http://www.kinecta.org/home-loan-rates)



### Home Loan Calculators

For resources to help you realize your dreams of home ownership visit:

[www.kinecta.org/home-loan-tools](http://www.kinecta.org/home-loan-tools)

Call **800.854.4501** or visit  
[www.kinecta.org/home-loans](http://www.kinecta.org/home-loans)



APR= Annual Percentage Rate

Terms and conditions subject to change. All loans subject to credit approval. NMLS # 407870.

<sup>1</sup>Free kits while supplies last. Visit [www.kinecta.org/homebuyer-seminars/](http://www.kinecta.org/homebuyer-seminars/) for a complete list of home buyer workshops.

