

GET PRE-APPROVED

Find the Right Loan

FOR YOUR DREAM HOME

Before you start house hunting, it's essential to understand your financing options. Getting pre-approved not only helps you determine your budget—it also shows sellers you're a serious and qualified buyer.

There are a variety of mortgage options available, each designed to fit different financial situations, credit profiles, and long-term goals. Whether you're a first-time buyer, a veteran, or looking to purchase in a rural area, there's likely a loan program that fits your needs. Need a lender? Let us know, we can help you out there too!

CONVENTIONAL LOAN

A popular option with competitive rates; often ideal for buyers with strong credit and a solid down payment

FHA LOAN (FEDERAL HOUSING ADMINISTRATION)

Great for first-time buyers, offering lower down payment options (as low as 3.5%) and more flexible credit requirements

VA LOAN (U.S. DEPT. OF VETERANS AFFAIRS)

Available to eligible veterans, active-duty service members, and some military spouses; typically requires no down payment or mortgage insurance

RS/USDA LOAN (RURAL DEVELOPMENT)

A zero-down-payment option for buyers purchasing in eligible rural or suburban areas of Michigan. Income limits apply

MSHDA LOAN (MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY)

State-backed loan programs that offer down payment assistance to qualified first-time and repeat buyers. Great for affordability in targeted areas

ARM LOAN (ADJUSTABLE RATE)

Offers a lower initial interest rate that adjusts over time. Good for buyers planning to move or refinance within a few years

JUMBO LOAN

For homes priced above conforming loan limits. Often used for luxury or high-value properties