

97%

Loan Options

Only 3% downpayment required

A conventional loan with no upfront mortgage insurance, featuring local underwriting and processing for a seamless transaction.



Borrower Eligibility

- ✓ 640 minimum credit score
- ✓ Does not have to be a first-time homebuyer



Local Servicing

We keep your loan here. You can make payments at any Meritrust location and online via Meritrust mobile app.



Down Payment

The 3% down payment may be gifted from an eligible source.



Underwriting/Processing

All loans are underwritten and processed locally.



Maximum Loan Amount

\$806,500



Property Eligibility

Owner-occupied one-unit single family.



Mortgage Insurance

No upfront mortgage insurance or funding fee. Mortgage insurance is cancellable once LTV is 80% or below. Conditions may apply.



Seller Contributions

Seller can contribute up to 3% of sales price toward buyer's closing costs and/or prepaid items.

Contact us today at 316.558.5005



NMLS #442030
Subject to approval and credit worthiness of applicant(s).

Meritrust
HOME LOANSSM

Learn more at [MeritrustHomeLoans.com](https://www.MeritrustHomeLoans.com)

