

Product Diversity

We have what your client needs!



Buckeye Lending Solutions is a full service mortgage company with a wide variety of mortgage solutions. We know life is not one size fits all, so your client's mortgage shouldn't be either. Your Mortgage Loan Originator will offer your client a home financing solution tailored to meet his or her unique needs at a competitive rate.

What can you expect from Buckeye Lending Solutions, Inc. for your clients?

- Step-by-step guidance from a team of mortgage experts
- A wide variety of home loan options tailored to suite your clients unique needs
- A TRUE Pre-approval with credit, income and assets verified

Traditional Products

- Conventional
- FHA
- Jumbo / Super Jumbo
- VA
- USDA
- Fixed and Adjustable Properties
- Second Home or Investment Properties
- Manufactured/Mobile homes
- Down Payment Assistance

Niche Products

- Renovation Lending
 - FHA 203K
 - Fannie/ Freddie Renovation
 - VA Renovation
 - USDA Renovation
- Fix & Flip
- Repair Escrow
- Low Doc / No Doc
- DSCR
- Bank Statement Programs
- Foreign Nationals
- Non Warrantable Condos
- Hard Money/Private Funds
- Scores down to 550

Steven Fishman

President

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Jumbo Financing

At Buckeye Lending Solutions, we are proud to offer various Jumbo products to meet your clients' growing needs.

Some Key highlights of our jumbo programs include:

- Programs allow up to 96.5% LTV
- Low credit score options available on some programs
- Purchase or Refinance
- 10, 15, 20, 25 and 30 year fixed Conventional loans along with various Arm options
- Specific highlights will vary by products
- Super Jumbo

Get your clients into the home of their choice with more financing options. Call me today to see if your clients qualify for one of our great Jumbo products!

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Manufactured Home Loan Options

Buckeye Lending Solutions, Inc is a full service mortgage brokerage with a wide variety of mortgage solutions. We know life is not one size fits all, so mortgage lending shouldn't be either. I have a home financing solution tailored to meet your unique needs at a competitive rate.

What can you expect from Buckeye Lending Solutions, Inc.?

- Step-by-step guidance from a team of mortgage experts
- A wide variety of home loan options tailored to suite your unique needs
- A TRUE Pre-approval with credit, income and assets verified
- As little as 0-5% down payment options.

Manufactured Home Financing Options

- Conventional
- FHA
- VA
- USDA
- Fixed and Adjustable
- Second Home

Requirements

- Must be 1976 or newer
- Must be permanently affixed to the real estate
- Singlewide , Doublewide or more
- No Condo or Co-op communities.

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Have Your Client Take Advantage of a VA Home Loan

They've served our country; now let the VA Home Loan Program serve them.

If you have clients who served in the armed forces for at least two years, they may qualify for a low down / no down payment home mortgage through the VA Home Loan Program. More than 25 million veterans are eligible for VA financing, though less than 10% take advantage of the opportunity.

Benefits:

- Veterans can purchase a home at a competitive interest rate, often without requiring a down payment
- A Cash Out Refinance loan allows Veterans to take cash out of their home equity to take care of concerns like paying off debt, funding school, or making home improvements.
- The Interest Rate Reduction Refinance Loan (IRRRL), also called the Streamline Refinance Loan, can help Veterans obtain a lower interest rate by refinancing their existing VA loan.
- Max loan amount is unlimited to 100%
- Seller can pay up to 4% of buyers limited closing cost
- No Monthly Mortgage Insurance
- Veterans can use benefit more than one time.

If you have a client who would like to learn more about VA loans, please give me a call.

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Have buyers looking to build?

Now offering ONE TIME CLOSE construction loans

FHA/VA/USDA/Conventional

We understand the home buyer process is can be overwhelming, add the element of construction and that increases. But, it shouldn't be that way! With the right professional guiding you, buying or building your home will be exciting and rewarding!

Once time close allows you to close on your loan and lock in todays rates and not have to worries what the rates will be when construction has completed.

What can you expect from Buckeye Lending Solutions?

- Step-by-step guidance from a team of mortgage experts
- Pre-qualification so you know exactly how much home you can afford
- An efficient, pleasant and ultimately rewarding mortgage experience

One Time Close Options

- FHA with 3.5% down including land acquisition—Max loan limit per county limits
- VA with ZERO down including land acquisition
- USDA with ZERO down including land acquisition - Max loan limit per county where available
- Conventional with 5% down including land acquisition—Max loan Limit per guidelines

Call your Buckeye Lending Solutions, Inc. Loan Originator today to start your journey to home ownership!

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BUCKEYE LENDING SOLUTIONS
INC

One size doesn't always fit all!
Different loan options for different situations.

With so many loan products available today how does one know which is best?

By contacting a mortgage lending professional you will know exactly what you can afford and how much you will need to put down.

Special products available include:

Conventional with as little as 3%* down

VA with ZERO down

FHA with as little as 3.5% down

Non-Conventional Options

(Self Employed)

Down payment assistance options

Please contact me at the numbers below for a custom pre-approval

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BUCKEYE LENDING SOLUTIONS
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Have you been turned down by another lender? No is not always NO! Allow me a 2nd look !

Pre-approval available for buyers with scores as low as 550 on certain programs.

Special products available include:

Conventional with as little as 3%* down

VA with ZERO down

FHA with as little as 3.5% down

USDA with ZERO down

Non-Conforming (Self-Employed)

Please contact me at the numbers below for a custom pre-qualification

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DOS AND DON'TS DURING THE MORTGAGE PROCESS

At Buckeye Lending Solutions, we want the mortgage process to go as smoothly as possible for you. So we've compiled this list of mortgage DOs and DON'Ts. By following these guidelines, you can help make sure that your loan processing and closing are completed as quickly as possible.

DO:

- Do ask questions and be informed.
- Do provide copies of all requested documentation in a timely fashion.
- Do keep your file current with the most recent copies of your pay stubs and bank statements.
- Do continue to make all payments on credit cards, loans and rental or mortgage accounts as agreed.
- Do maintain a paper trails on everything connected to your application.
- Do (if purchasing) provide a copy of your pre-approval & your Mortgage Loan Originator's contact information to your Realtor.
- Do consider the merits of having home inspections conducted as part of your purchase contract.
- Do consider negotiating a "Homebuyer Warranty" as part of your purchase offer (New or Existing construction)
- Do obtain a legible and fully executed copy (signed by all parties) of your purchase contract.
- Do make a copy of your escrow deposit check/wire receipt provided with your contract offer and provided evidence that it has cashed/deposited by the escrow/closing agent.
- Do arrange for a satisfactory homeowner's insurance coverage/ Flood Insurance (if applicable) on your home effective on the date of your closing. This is normally done after receipt of the appraisal as the appraisal may contain information about the home that is needed by the insurance agent to provide you with an accurate premium quote.

DON'T:

- **Don't apply or take out new credit cards, auto or personal loans or have new credit inquiries in your credit bureau file during the course of your loan process and closing. (UNDERWRITING CHECKS 5-10 DAYS PRIOR TO CLOSING)**
- **Don't make any large unverifiable and un-documented deposits or withdrawals to your checking or savings account.**
- **Don't quit or change employment.**
- **Don't write any insufficient funds checks (NSF).**
- **Don't take any cash advances on credit cards to pay for your escrow deposits.**
- **Don't withhold payments to accounts to be paid off in closing without first discussing it with your Mortgage Loan Originator.**
- **Don't make a "contract, purchase offer" for an amount higher than your pre-approved amount without first discussing the details with your Mortgage Loan Originator.**
- **Don't include any seller's personal property (furniture, machinery, etc.) in the purchase contract as only real estate is permissible.**
- **And most of all, don't hesitate to call Buckeye Lending Solutions, Inc. if you have any questions**

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First Time Home Buyers

Thinking about buying your first home?

We understand that buying your first home may seem like a frightening process. But, it shouldn't be! With the right professional guiding you, buying your first home will be exciting and rewarding!

Low interest rates, first time buyers programs with low down payments and a buyer's market all combine to help make your home ownership dreams come true.

What can you expect from Buckeye Lending Solutions as a first time home buyer?

- Step-by-step guidance from a team of mortgage experts
- A wide variety of home loan options tailored to suite your unique needs
- Pre-approval so you know exactly how much home you can afford
- An efficient, pleasant and ultimately rewarding mortgage experience

Some examples of loan options

- Conventional / Conventional Renovation
- FHA
- USDA
- VA/VA Renovation
- FHA 203K Full/Limited

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