



Family Opportunity Mortgage

We help your clients purchase a home for their elderly parents or a disabled adult child while avoiding the higher rates and high cost of an investment loan!

Typically, when a client purchases a home they don't plan to live in, it's considered an investment property. Investment loans require a larger down payment, and rates are usually higher. With the Family Opportunity Mortgage, we're able to offer your clients the same low rates and guidelines as a primary residence.

Benefits

- Lower down payment required
- Same rates and qualification standards as primary residence
- No distance requirements like investment property loans
- Borrower does not have to live in the home

Buy a home for their disabled adult children

If the child is unable to work or doesn't have sufficient income to qualify on their own, we treat the parent or legal guardian as the owner/occupant—making it possible for the family to secure financing under primary residence guidelines.

Buy a home for their aging parents

If the parent is unable to work or doesn't have sufficient income to qualify on their own, we treat the child as the owner/occupant—allowing them to qualify under primary residence guidelines.



Loan approval and terms are dependent upon borrower's credit, documented ability to repay, acceptability of collateral property, and underwriting criteria. For licensing information, go to: www.nmlsconsumeraccess.org. State Restrictions apply.

