Treadstone Division's Specialized loan programs



Conventional
Our most popular mortgage option, offering fixed rates, flexible terms, and down payments starting at 3% for qualified buyers.

FHA
Flexible qualification guidelines and low down payment options make FHA a strong choice for many first-time and repeat buyers.

Rural Development (RD)
100% financing available for eligible rural areas, backed by the USDA, with income and location requirements.

Veterans (VA)
Exclusive financing for eligible Veterans and surviving spouses, featuring zero down payment and no monthly mortgage insurance.

Jumbo
Financing for higher-priced homes that exceed conforming loan limits, designed for strong credit and larger loan amounts.

Bridge
Use equity from your current home to purchase your next one, allowing for stronger, non-contingent offers.

HomeReady
Affordable financing with low down payment options, flexible income guidelines, & reduced mortgage insurance for qualified buyers.

Condo
Specialized financing solutions tailored to condominium properties, including HOA and project review requirements.

Manufactured Homes
Financing options available for factory-built homes with guidelines specific to manufactured housing.

Community Lending
Designed to expand access to homeownership with low down payment options & reduced mortgage insurance in eligible communities.

DSCR
Investor-focused financing that qualifies borrowers based on property cash flow rather than personal income.

Bank Statement
Ideal for self-employed borrowers, using 12–24 months of bank statements to calculate qualifying income.

Asset Depletion
Qualify using eligible liquid assets instead of traditional employment income, ideal for retirees or high-asset borrowers.

Down Payment Assistance
Approved programs that provide financial assistance toward down payment and/or closing costs for qualified buyers.

Renovation (FHA 203k)
Combine the purchase and renovation costs into one loan, perfect for fixer-uppers or home improvement projects.

2-1 Buydown
Temporarily reduced interest rate for the first two years of the loan, creating lower initial monthly payments.

EXPLORE YOUR LOAN OPTIONS

Scan the QR code to access detailed information on all of our loan programs, including qualification guidelines, down payment options, and specialized solutions for unique scenarios. Whether you're purchasing, refinancing, or advising a client, you'll find the tools and clarity you need to move forward with confidence.

Down payment requirements, closing costs, and loan amounts are for illustrative purposes only; subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Not affiliated with or endorsed by any government institution. Please contact us for an exact quote and for more information on fees and terms.

Amy Hendrickson
616.402.5084
AmyH@treadstonemortgage.com

Hayley Woodworth
231.730.0042
HayleyW@treadstonemortgage.com

200 N Beacon Boulevard
Grand Haven, MI 49417

www.lakeshorelenders.com

Neighborhood Loans NMLS 222982
Amy NMLS 427669 | Hayley NMLS 675007

neighborhood loans®
TREADSTONE MORTGAGE DIVISION