

# Your Complete Guide to Home Financing



What every buyer needs to know before making an offer

Deal Desk: Text your scenario anytime — same-day response



Your mortgage partner  
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## Understanding Your Loan Options

Every buyer is different. Here's how to find the right fit.

<b>Conventional</b>	Best for buyers with at least 3–5% down and 620+ credit. Most flexible for investment and second homes.
<b>FHA</b>	Best for first-time buyers or 500+ credit. Only 3.5% down. Mortgage insurance applies.
<b>VA</b>	Zero down for veterans and active military. No PMI. If you qualify, use it.
<b>USDA</b>	Zero down for eligible rural/suburban properties. Income limits apply. Often overlooked.
<b>Jumbo</b>	For homes above \$832,750 in most markets. Requires stronger credit and 10–20% down.
<b>Non-QM / DSCR</b>	For investors, borrowers with non-traditional income, past credit events, or unique properties. CrossCountry is the #1 Non-QM retail lender in the US.
<b>Construction</b>	Home renovations and new home construction.
<b>Reverse Mortgage</b>	Unique financial tool that allows homeowners 62 and older to convert a portion of the equity in their home into tax-free cash without selling the home or making new monthly payments.

## The Pre-Approval Process

Get pre-approved before you shop — in competitive markets, this is essential.

1	<b>Complete Application and Submit your documents</b> Income, employment, and asset docs. Complete file = faster approval.
2	<b>Credit review</b> We review your profile and flag anything to address before a live deal.
3	<b>Pre-approval letter issued</b> In most cases, we issue a strong letter within hours — not days.
4	<b>Pre-approval consult</b> In person (or zoom) consultation to determine program and strategy. This is the magic sauce for building a winning strategy and ensuring a smooth transaction.
5	<b>Shop with confidence</b> Your letter tells sellers you're serious and financially qualified.

**Ready to Get Pre-Approved?**  
Same-day response guaranteed.

Want your co-branded version? Request it from Jeff



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