Conventional/FHA/VA/Jumbo/USDA

When people hear the term "*Senior Lending*" most immediately assume that we are only talking about Reverse Mortgages. The circumstances and financing needs of seniors are actually more varied than any other demographic out there.

One of the biggest reasons we saw the need to start focusing on the senior lending space was the "*Hammer*" approach we were seeing in the industry. There were too many lenders who only promoted Reverse Mortgages and they directed every senior they spoke with into that product. We saw the Reverse Mortgage options as an *enhancement* to the product menu for consumers who are 55 and above. Although seniors do have unique financing needs and considerations, Reverse Mortgages are not *always* the answer for them.

When we are dealing with our senior clients, we have a comprehensive discussion with them to determine which program and financing structure will best serve their needs. If that is a Reverse Mortgage we will assist them with that product. However, if they are better served with a different financing option, we have a full menu of "*Forward*" loan products that we can assist them with.

In addition to all of the standard Conventional, FHA, VA, and Jumbo loan programs we have a wide assortment of specialty products to fulfill just about any residential financing need that a borrower may have.

If you have any questions or needs related to residential real estate financing, we are prepared to assist you.

Please note that we always prioritize the best interests of the consumers we serve. In some cases people are in need of specialized products. Even if we have access to that product, if we feel that a consumer would be better served by someone with specific expertise on the program they are needing we are going to direct them to that individual.