



Conventional

Our Conventional products cover a range of options for any borrower and situation.



High Loan Amount



Waived/No MI



Flexible Terms



**In-House Processing
& Underwriting**



**Streamline
Process**



**Dedicated
Loan Team**

At Root Mortgage, we value building relationships, educating clients, and providing excellent service.



ROOT
MORTGAGE

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The most common type of home mortgage product is a conventional loan. Conventional loans, also known as conforming loans, follow the lending standards set by Fannie Mae and Freddie Mac.

Below we have a quick summary of the basics...

	Conventional
Basic Details	
Loan Limits	\$50,000-\$484,350
Loan to Value	Up to 97%
Credit Score	620+
Terms	10,15,20, and 30 Year Fixed 3/1,5/1,10/1 ARMs
Mortgage Insurance	Monthly, Single Paid, or Waived
Multiple Properties	6 Properties, 7-10 with Limitations

Other details:

A conventional loan can be used to purchase or refinance, a primary residence, second home, or investment property.

This loan can also be used with a HELOC (Home Equity Line of Credit). We have a HELOC up to \$250,000 (Adjustable) in cases where we need to do a 80/15/5 or 80/10/10.