



Conforming Conventional Mortgage

Conventional full-doc is the most popular mortgage using W2/1099s/K1s and/or tax returns to income qualify. Conforming uses traditional underwriting for income, credit, & assets and offers the best conventional rates

Conforming “Full-Doc” Highlights:

- 1-4 unit | primary residence, second home, and investment properties
- Salary, hourly, self-employed, and/or retirement/investment income used
- Credit score min 620+, stable income, and modest financial reserves
- Purchase, refinance, and cash-out mortgages
- Loan-To-Value (LTV) percentage ranges up to 95% depending on occupancy, number of units, FICO, and other factors
- Quick closings: 2.5 - 4 weeks
- Loans range from a max of \$726,200 (1-unit) to \$1,396,800 (4-unit)
- High-Cost Area (national urban/suburban areas) conventional loans range from a max of \$1,089,300 (1-unit) to \$2,095,200 (4-unit)
- Conventional loans with more flexible underwriting are available with our [non-conforming \(non-QM\) conventional mortgages](#)
- Conventional loans for larger amounts are available with our [Jumbo mortgages](#)

Online Application | Secure Doc Uploads | Mobile App | Email/Text Loan Updates!

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Apply Now



Conventional Mortgage

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EXPERIENCED LENDING | GREAT RATES & LOW FEES | QUICK CLOSES | INVESTMENT & NON-QM EXPERT