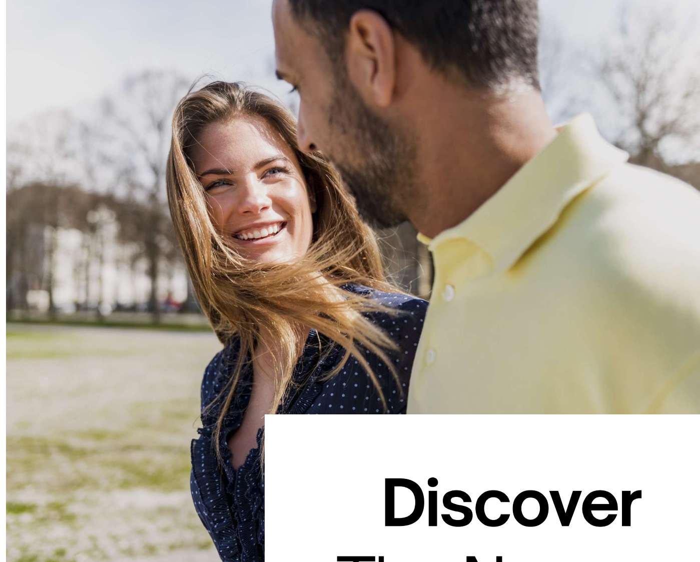
Down Payment Assistance

- AL Housing
- Chenoa
- CO Housing
- CT Housing
- Denver Metro DPA
- Essex DPA
- FHLB DPP
- FL Housing
- Fannie Mae and Freddie Mac with Grant
- Freddie Mac BorrowSmart
- GA Housing
- ID Housing
- IL-Cook County
- IL Housing
- IN Housing
- KY Housing
- Lakeview National DPA
- MI Housing
- MN Housing
- MT Housing
- NC Housing
- NV Housing - Home is Possible
- NV Rural Housing - Home at Last
- NY-SONYMA
- OH-Communities First
- OH Housing
- PA Housing
- RI Housing
- SETH (SE TX)
- TDHCA (TX)
- Texas Veterans Land Board (TVLB)
- TN Housing
- TSAHC (TX)
- VA Housing
- WA Housing
- WHEDA (WI)
- WHWP (WY)

NovusHomeMortgage.com



Discover The Novus Difference

Transparent

Clear communication and no hidden fees, ensuring your clients understand every step of the mortgage process.

Personalized

Mortgage options tailored to fit your client's unique financial situation, goals, and future plans.

Unmatched

Fast approvals and dedicated support for a smooth experience.

Sign Up to Partner With Me!

NOVUS HOME MORTGAGE
A DIVISION OF IXONIA BANK

David Elkins
Loan Officer

910-539-2191
david.elkins@novushomemortgage.com
20225 Water Tower Blvd, Suite 400, Brookfield, WI 53045

**Leading in all 50 States &
Member FDIC info & NMLS#42306**

ITIN

Our in-house ITIN program offers up to 85% financing with flexible terms, designed for ITIN holders- making homeownership within reach.

- Alternative credit accepted
- Competitive rates
- First-time home buyers focused
- Gift funds accepted
- Prequalified confidence
- Streamlined process
- Bilingual support

Renovation

YOU CALL. WE ANSWER

- Turn today's objections into tomorrow's closings
- Convert inactive listings into active sales
- Make outdated features a non-issue
- Move casual browsers toward serious offers
- Get stalled listings back in motion

YOU SELL. WE ANSWER

- List without draining your seller's savings
- Turn property condition into a selling point
- Make dream locations work within budget
- Shift "needs work" into sold
- Close deals while others wait

Standard Products

- Conventional ARMs
- Conventional Fixed
- Conventional High Balance ARMs
- Conventional High Balance Fixed
- FHA 203(h)
- FHA Standard
- FHA Streamline
- FHA High-Balance
- Fannie Mae RefiNow
- Freddie Mac HomeOne
- Freddie Mac Refi Possible
- HomeReady
- Home Possible
- Manufactured Housing
- No Credit Score
- USDA Standard
- USDA Streamline
- VA High Balance
- VA IRRRL
- VA Standard

Niche Products

- Second (2nd) Mortgage & HELOC
- 1099 Income
- 2x Close Construction- (Manufactured Homes)
- Asset Utilization
- Bank Statement
- Bridge Loan
- DSCR (Debt Service Coverage Ratio)
- Foreign National
- ITIN
- Interest Only
- Jumbo ARMs
- Jumbo Fixed
- Medical Professional
- Non Warrantable Condos
- Profit and Loss (P&L)
- Renovation - CHOICE Renovation
- Renovation - FHA 203K
- Renovation - HomeStyle
- Vacant Land

Loan Programs