



HOME SAVINGS

gives you more opportunities to

Say YES!

to More Clients

We've revised our current Conventional Conforming product, giving you more opportunities to say YES! to your clients.

HS Direct says

YES

to more
loans!

**This 15- or 30- year fixed rate loan,
or 5/1 ARM loan – now allows for**

5-10 financed properties accepted on all transactions,
including second homes and NOO transactions

Loan size up to \$800,000 on 3-4 units (up to FNMA limitations)

10-20 acre properties eligible

No minimum number of trade lines to establish a score

Income verification – per DU

**For more information on HS Direct Loans,
contact your Community Banker.**

**Home Savings**[®]
of America

OVER
75
YEARS & STILL GROWING

FDIC 
EQUAL HOUSING
OPPORTUNITY