

- Regures a guarantee fee USDA loans
- Requires PMI when the LTV is higher than 80% Conventional loans.
- Does not conform to Fannie and Freddie Mac but does the ATR Non-QM Loans
- Exceeds the Conventional Loan Limit Jumbo Loans
- Has a fixed interest rate Fixed Rate Mortgages
- Has a margin and an index Hybrid ARM
- Advertised as a 3/1 or 5/1- Adjustable Rate Mortgage
- ARM that allows the borrower to choose several payments Payment Option ARMS
- Used to provide advances for the construction of a home Construction Loan
- Used by borrowers to go from one house to another Bridge Loan.
- Has a large payment at the end of the term: Balloon Mortgage
- Has payments that increase as time goes on Graduated Payment Loan
- TILA Exemption: CABO Extempt from TiLA: Commercial, Agricultural, Business, O-organizational Credit









# **Mortgage Loan Officer Study Guide**

**VM** Jensen

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