

# THE NRL MORTGAGE PRODUCT TOOLBOX

EVERYTHING YOU NEED IS AT YOUR FINGERTIPS



nrl mortgage

NMLS # 181407

NRL Mortgage is a full service mortgage lender. We offer a full loan product menu including jumbo, conforming and government loan products. We currently have a broad range of investors that offer program flexibility to meet the demands of our buyers.

*Product offerings and guidelines are subject to change at anytime without notice.*

## CONVENTIONAL

*NRL is a Fannie Mae and Freddie Mac Approved Seller/ Servicer*

- Conforming & High Balance
- HomeReady & Home Possible
- RefiNow & Refi Possible
- All MI options available
- Manufactured homes eligible

## FHA

*NRL is a Ginnie Mae Approved Issuer*

- 580 minimum FICO
- FHA Streamline with no appraisal
- No max DTI with AUS approval
- Manufactured homes eligible

## USDA

*NRL is a Ginnie Mae Approved Issuer*

- 581 minimum FICO
- USDA Streamline Assist with no appraisal
- Manufactured Home Pilot Program

## VA

*NRL is a Ginnie Mae Approved Issuer*

- 580 minimum FICO
- VA IRRRL with no appraisal
- Zero down up to \$2 Million for veterans with full entitlement
- No max DTI with AUS approval
- Manufactured homes eligible


## NICHE PRODUCTS


- Delegated jumbo options to available
- Delegated Non-QM including bank statement programs, assets-for-income
- Delegated 100% Loan-to-Value Medical Professional Program
- Reverse Mortgages
- Non-Warrantable Condominiums
- Foreign National/ITIN
- Broker options for renovation & one-time close


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### NRL Mortgage

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All applications are subject to credit approval. Program terms and conditions are subject to change without notice. Some products may not be available in all states. Other restrictions and limitations may apply. This is not a commitment to lend. Nations Reliable Lending, LLC is an Equal Housing Opportunity. NRL Mortgage is not affiliated with or acting on behalf of or at the direction of FHA, VA, USDA or the Federal Government. | [www.nrlmortgage.com](http://www.nrlmortgage.com) | NMLS # 181407 – 1220 Augusta Dr. Suite 600, Houston, TX 77057, 713-275-1300 | California Department of Business Oversight, under the California Residential Mortgage Lending Act, License #4131259.



EQUAL HOUSING  
OPPORTUNITY