



FOR REAL ESTATE AGENTS · SOUTH FLORIDA

# Which loan fits which buyer

A quick guide to the buyers I help most, and what to send me so I can give you a straight answer fast.

| IF YOUR BUYER IS...                                                                                                                                   | START WITH                                       | WHAT TO KNOW                                                                                                                                                                                                                                                           | SEND ME                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| First-time buyer with limited savings                                                                                                                 | <b>First-time buyer loan review</b>              | Loan types with low down payments exist; which one fits depends on credit, income and the property. Family gift funds are allowed on many loans.                                                                                                                       | Price range, county, rough credit range, savings for down payment |
| Works full-time for a Florida employer in health care, schools, first response, public safety, courts or child care; or is a servicemember or veteran | <b>Florida Hometown Heroes down payment help</b> | For eligible first-time, income-qualified buyers: up to 5% of the first mortgage (\$10,000–\$35,000) as a 0% deferred second mortgage, repaid on sale, refinance or move-out. Funds are first-come, first-served. Terms per Florida Housing, checked October 16, 2026. | Job type, full-time?, county, household size                      |
| Buying a condo                                                                                                                                        | <b>Florida condo review</b>                      | The lender reviews the building too: budget, reserves (SIRS), milestone inspections, master insurance, special assessments and the share of rented units.                                                                                                              | Building name and unit, HOA dues, any special assessment notice   |
| Financing stalled or declined elsewhere                                                                                                               | <b>Second-look scenario review</b>               | A fresh look at what went wrong and whether there's a path to closing, and what it would take.                                                                                                                                                                         | What the lender said, closing date, price, county                 |
| Self-employed buyer                                                                                                                                   | <b>Income documentation review</b>               | Tax returns after write-offs can understate income. We'll look at how the income can be documented. Bank-statement programs may be an option.                                                                                                                          | Business type, years self-employed                                |
| Investor buying a rental                                                                                                                              | <b>DSCR loan</b>                                 | Qualifies mainly on the property's rental income compared with its payment. Larger down payments and reserves are common.                                                                                                                                              | Price, expected rent, county                                      |
| Homeowner wanting cash for renovations or debts                                                                                                       | <b>HELOC / cash-out refinance</b>                | Uses home equity; the home secures the loan.                                                                                                                                                                                                                           | Home value, current balance                                       |

**Call or text (954) 913-7865**

Book a time: <https://api.leadconnectorhq.com/widget/booking/hoQug8JocytoL2bimZcO>

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For real estate professionals; general information only. Not a commitment to lend or an offer of credit. All loans are subject to credit approval, underwriting guidelines, property eligibility and program availability. Guidelines vary. Program terms checked October 16, 2026 and subject to change. Send scenarios at [callkareme.com/for-realtors/](https://callkareme.com/for-realtors/)