



The Mortgage Guide

Loan options, pre-approval and down payment help from one team,
for every goal.

RYAN AND MEGAN WINSLOW · WINSLOW HOMES



YOUR LENDING TEAM

Meet Ryan and Megan

- ◇ Mortgage Bankers with The Federal Savings Bank
- ◇ Federally licensed through NMLS to originate loans in all 50 states and U.S. territories
- ◇ Real estate brokers too, so your home search and your financing run through one team
- ◇ 17 years and over 3,000 closings
- ◇ Guidance for buyers, sellers, refinancers and investors building a portfolio

WHY IT MATTERS

A Decision Worth Getting Right

- ◇ Your mortgage is one of the largest financial decisions you will make
- ◇ We listen, explain your options and close loans on time
- ◇ Transparent quotes, fast approvals and loan structures built around your finances
- ◇ Straightforward guidance and competitive rates, whether this is your first home, a refinance or an investment
- ◇ Free pre-approval in as little as 24 hours



WHY CHOOSE US

A Complete Real Estate Partnership

Dual Expertise

Brokerage plus lending. We know the full transaction from both sides, so you are positioned to win in competitive markets.

One-Stop Shop

The same team coordinates your home search and financing. Streamlined communication, consistent guidance, faster closings.

Bank Backing

Access to The Federal Savings Bank resources and loan programs, competitive rates and flexible underwriting.

Nationally Licensed

NMLS licensed in all 50 states and U.S. territories, whether you buy locally or relocate anywhere in the country.

WHY CHOOSE US

Service From Start to Finish

Personal Service

Direct access to Ryan and Megan through your whole loan. No automated systems or rotating loan officers.

Down Payment Support

Deep knowledge of state and local assistance programs, including grants you might not find elsewhere.

Fast Pre-Approval

Free pre-approval in as little as 24 hours, so you shop and make offers with confidence.

LOAN PROGRAMS AT A GLANCE

Lower Down Payments Than You Think

3%

Lowest conventional down payment

3.5%

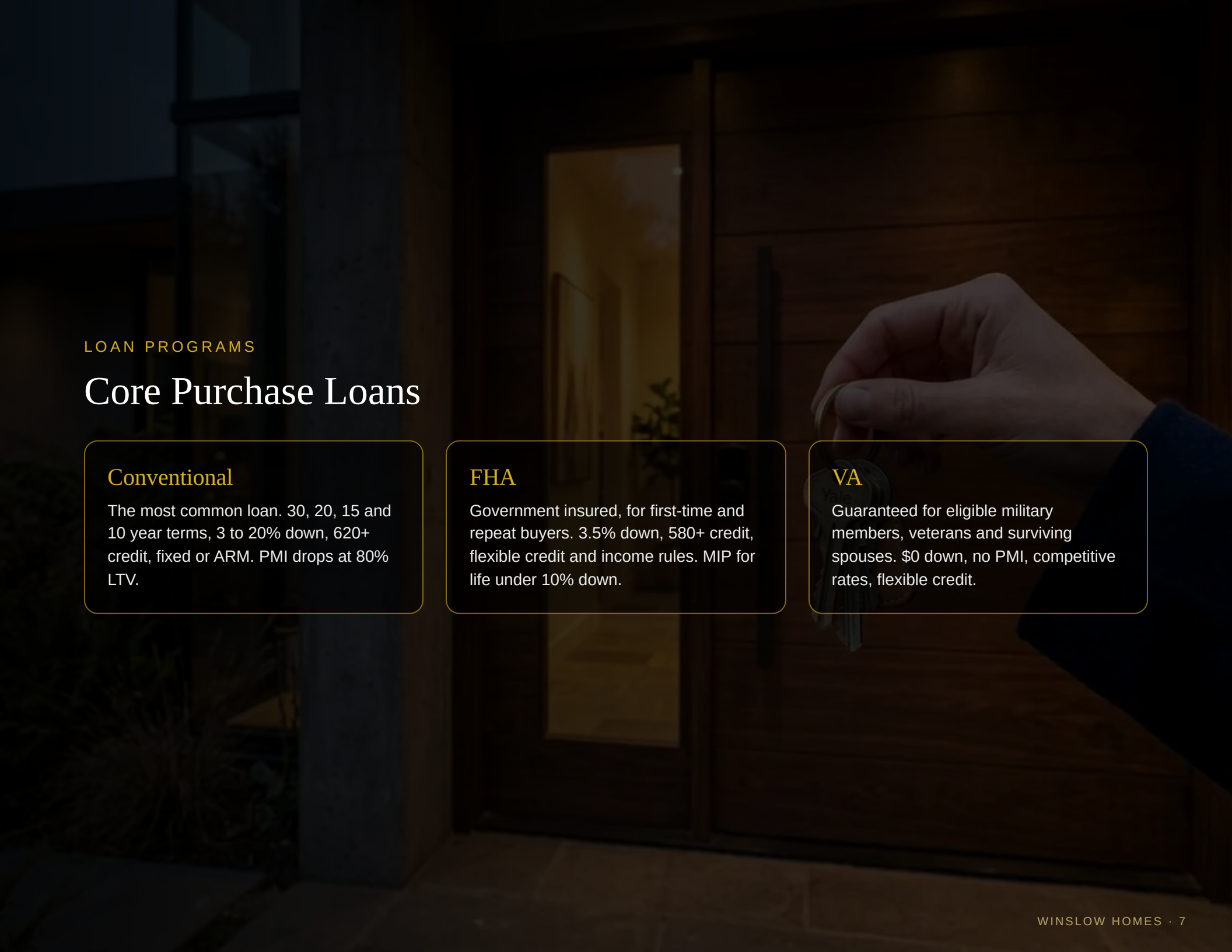
FHA down payment with 580+ credit

\$0

VA and USDA down payment

50

States where we lend

A hand holding a set of keys in front of a wooden door. The background is a dark, moody photograph of a house at night, with a hand holding a set of keys in the foreground, symbolizing home ownership.

LOAN PROGRAMS

Core Purchase Loans

Conventional

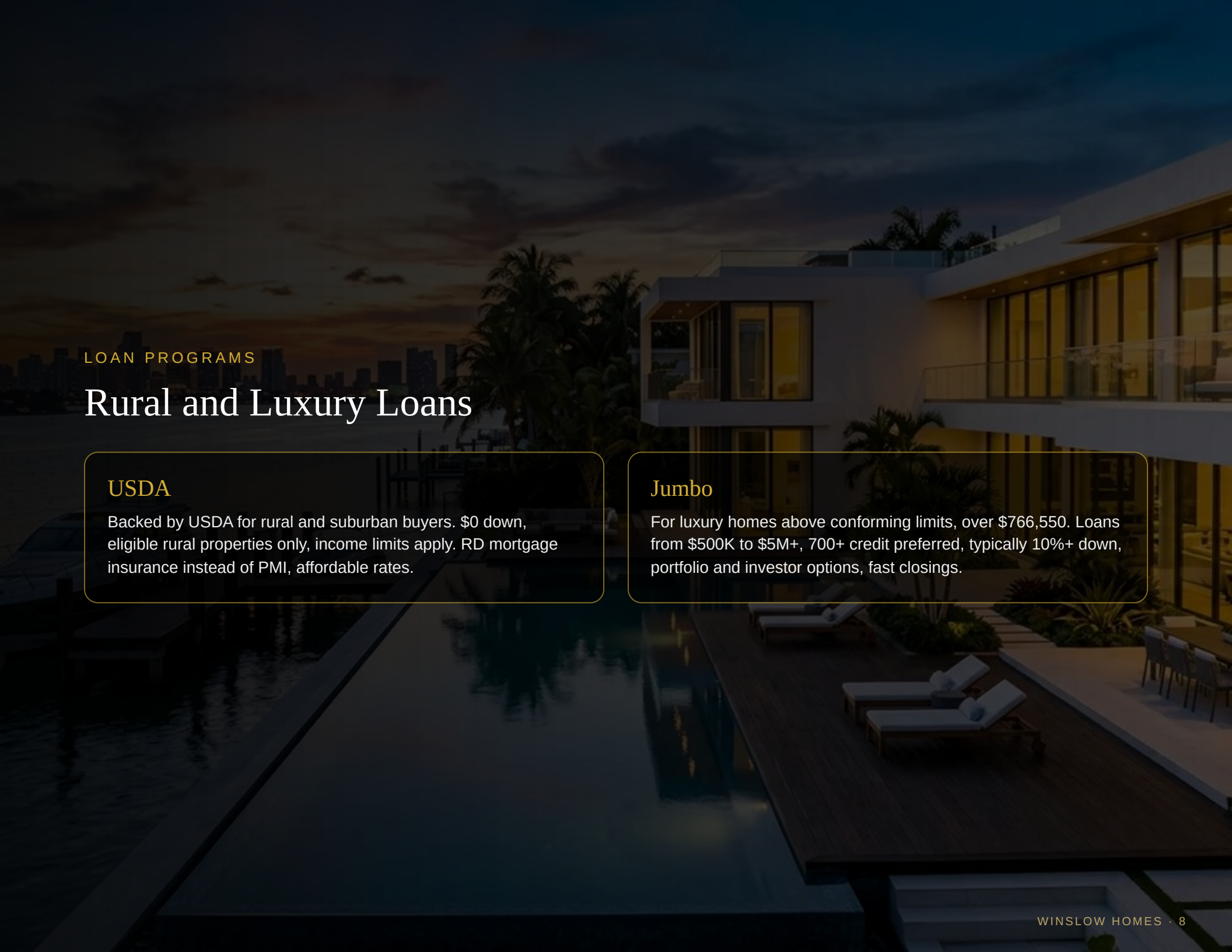
The most common loan. 30, 20, 15 and 10 year terms, 3 to 20% down, 620+ credit, fixed or ARM. PMI drops at 80% LTV.

FHA

Government insured, for first-time and repeat buyers. 3.5% down, 580+ credit, flexible credit and income rules. MIP for life under 10% down.

VA

Guaranteed for eligible military members, veterans and surviving spouses. \$0 down, no PMI, competitive rates, flexible credit.



LOAN PROGRAMS

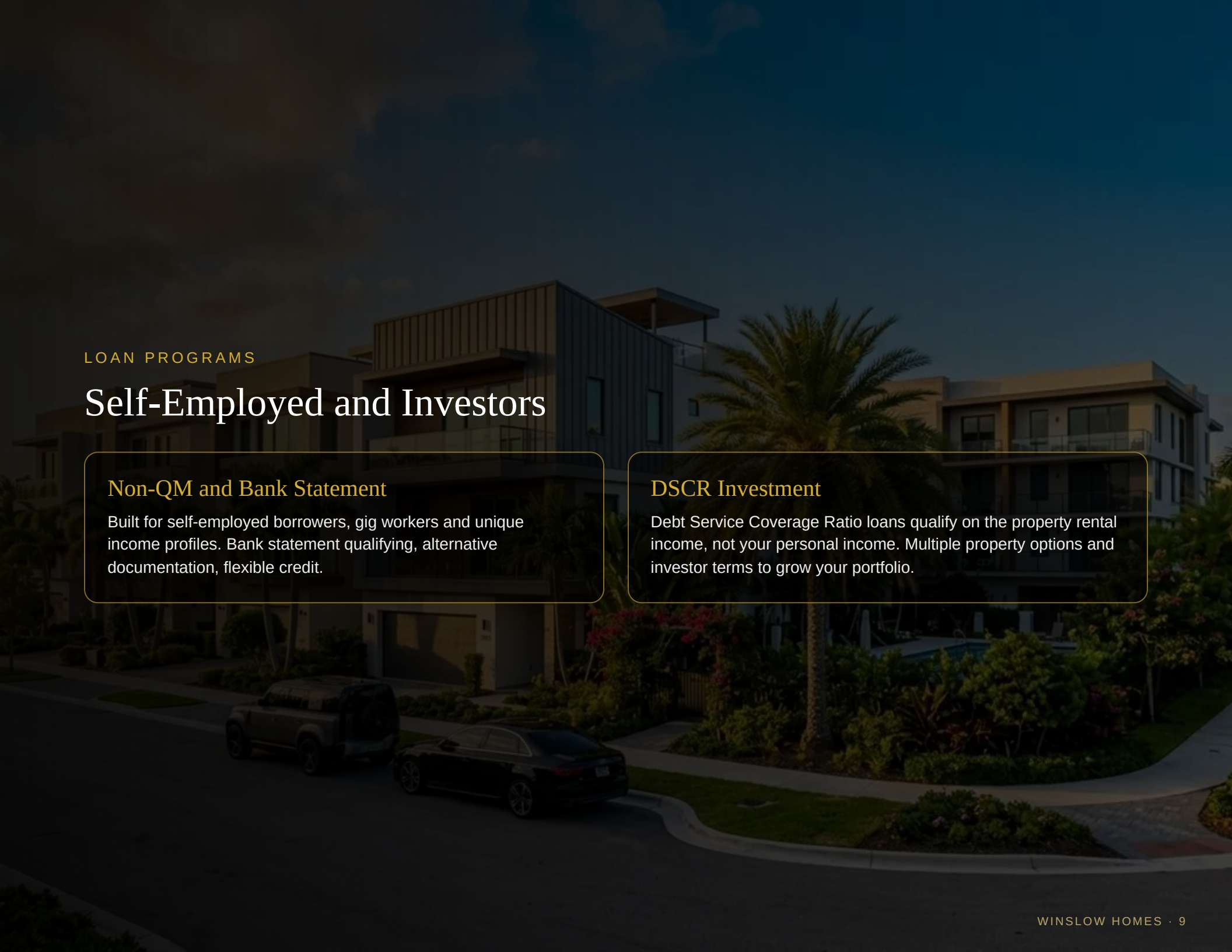
Rural and Luxury Loans

USDA

Backed by USDA for rural and suburban buyers. \$0 down, eligible rural properties only, income limits apply. RD mortgage insurance instead of PMI, affordable rates.

Jumbo

For luxury homes above conforming limits, over \$766,550. Loans from \$500K to \$5M+, 700+ credit preferred, typically 10%+ down, portfolio and investor options, fast closings.



LOAN PROGRAMS

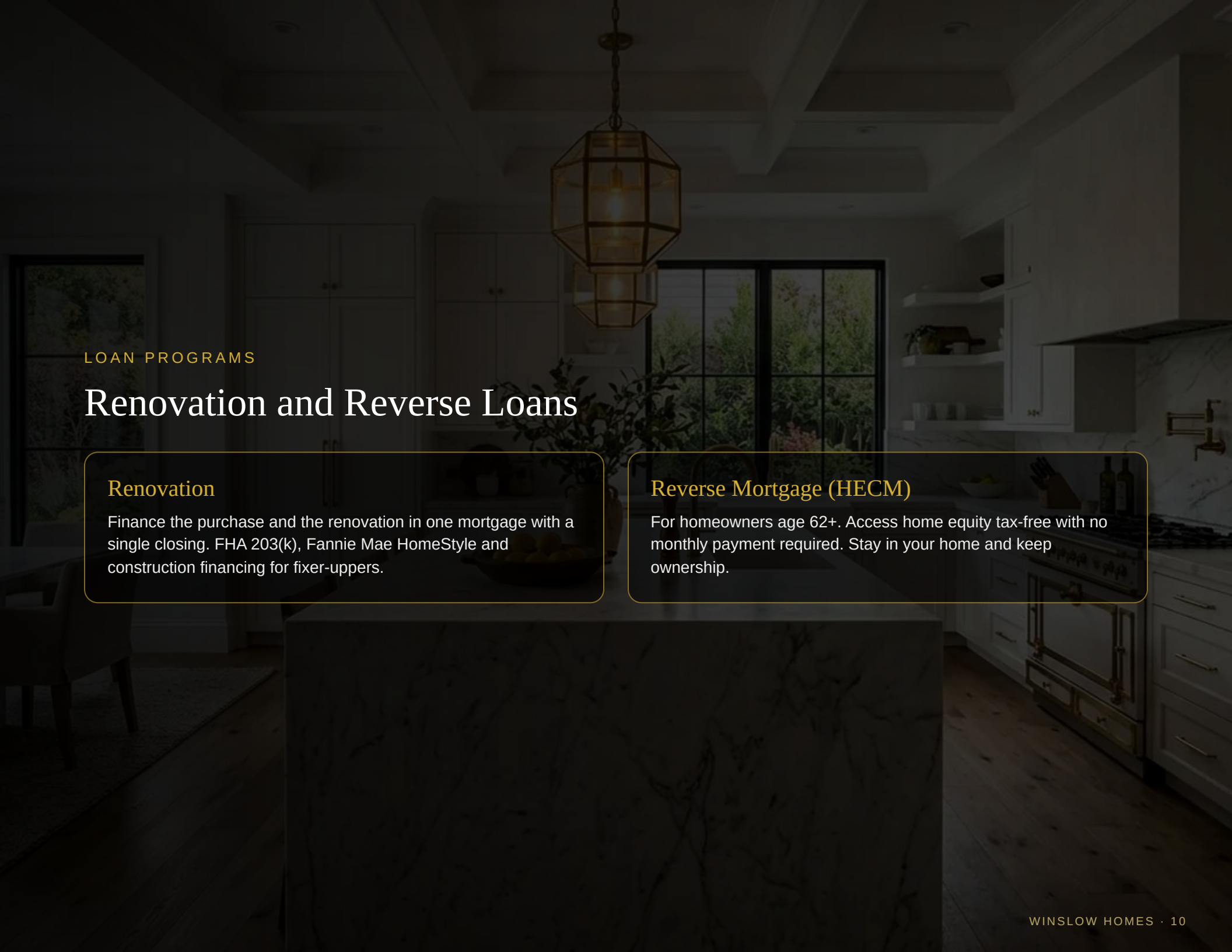
Self-Employed and Investors

Non-QM and Bank Statement

Built for self-employed borrowers, gig workers and unique income profiles. Bank statement qualifying, alternative documentation, flexible credit.

DSCR Investment

Debt Service Coverage Ratio loans qualify on the property rental income, not your personal income. Multiple property options and investor terms to grow your portfolio.

A modern kitchen with white cabinetry, a marble island, and a large window. The kitchen features a white marble island in the foreground, white upper and lower cabinets, and a large window with a black frame. A pendant light hangs from the ceiling. The background shows a dining area with a table and chairs.

LOAN PROGRAMS

Renovation and Reverse Loans

Renovation

Finance the purchase and the renovation in one mortgage with a single closing. FHA 203(k), Fannie Mae HomeStyle and construction financing for fixer-uppers.

Reverse Mortgage (HECM)

For homeowners age 62+. Access home equity tax-free with no monthly payment required. Stay in your home and keep ownership.



DOWN PAYMENT ASSISTANCE

Help With Your Down Payment

- ◇ DPA programs offer grants and forgivable loans that cut your out-of-pocket costs
- ◇ Open to eligible first-time and repeat buyers in many states and communities, and available in all 50 states
- ◇ Eligibility depends on location, income limits, credit and property type
- ◇ Funds are added to your mortgage or provided separately; most have minimal restrictions and no repayment terms
- ◇ Ask about DPA during your pre-approval call. Programs change often by state and county

Assistance in Our Four States

WINSLOW HOMES · 12



GRANTS UP TO \$25,000+

Florida



UP TO \$50,000 IN CERTAIN REGIONS

Massachusetts



UP TO \$17,500 FIRST DOWN

Rhode Island



UP TO \$20,000 THROUGH CHFA

Connecticut

DOWN PAYMENT ASSISTANCE

Florida Programs

- ◇ Florida Housing Finance Corporation: FL HLP and FL Assist, with grants up to \$25,000+
- ◇ Hometown Heroes: up to \$35,000 for firefighters, police, teachers, healthcare and other essential workers
- ◇ SHIP: State Housing Initiatives Partnership grants through county programs, typically \$5,000 to \$15,000
- ◇ Local DPA in Tampa, Miami, Orlando, Jacksonville and other areas

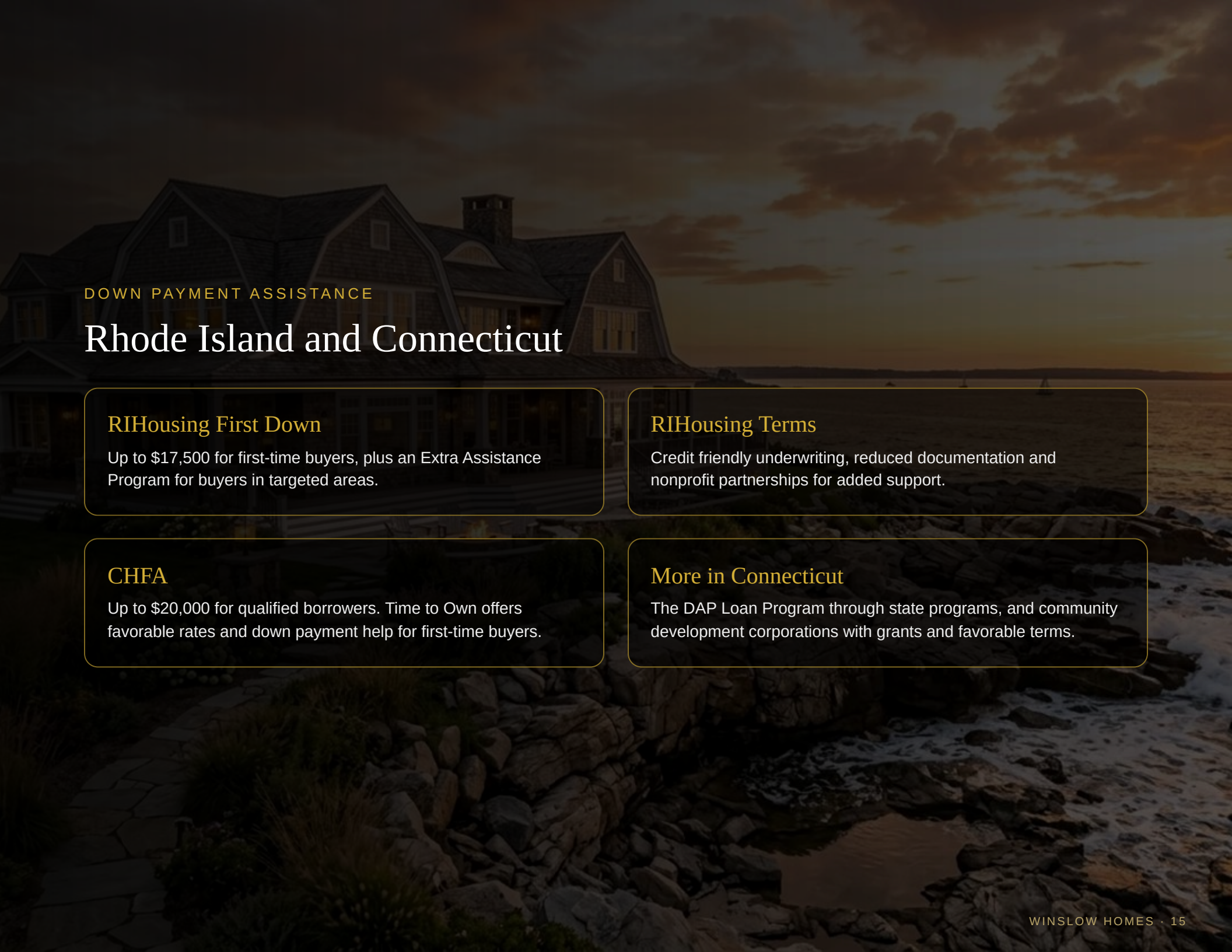




DOWN PAYMENT ASSISTANCE

Massachusetts Programs

- ◇ MassHousing DPA: up to \$50,000 in certain regions, including the Boston Metro area and secondary markets
- ◇ ONE Mortgage: the MassHousing flagship program, competitive rates and DPA options up to 3%
- ◇ Mass Housing Partnership: local nonprofit partnerships with grants and favorable loans
- ◇ Municipal programs: many Massachusetts cities offer local DPA and first-time buyer incentives



DOWN PAYMENT ASSISTANCE

Rhode Island and Connecticut

RIHousing First Down

Up to \$17,500 for first-time buyers, plus an Extra Assistance Program for buyers in targeted areas.

RIHousing Terms

Credit friendly underwriting, reduced documentation and nonprofit partnerships for added support.

CHFA

Up to \$20,000 for qualified borrowers. Time to Own offers favorable rates and down payment help for first-time buyers.

More in Connecticut

The DAP Loan Program through state programs, and community development corporations with grants and favorable terms.

PRE-APPROVAL

The Pre-Approval Process

Consultation	Free 15 minute call on your goals, timeline and finances. No obligation.
Application	Apply online in under 15 minutes and gather your documents.
Review	We review your credit, income and assets to match the best loan program.
Letter	Your pre-approval letter arrives in typically 24 to 48 hours.
Shop	Search with confidence. Pre-approval strengthens offers in competitive markets.





PRE-APPROVAL

Documents to Gather

- ◇ Recent pay stubs from the last 2 to 3 weeks
- ◇ W-2s and tax returns from the last 2 years
- ◇ Bank statements from the last 2 months, plus investment account statements
- ◇ Photo ID and Social Security card
- ◇ Employment verification letter if you are self-employed
- ◇ A list of your debts and monthly obligations

APPROXIMATE 30 YEAR RATE RANGES, MARCH 2026

Current Market Snapshot

6.5 to 7.0%

Conventional, rate locks
available

6.0 to 6.5%

FHA, MIP costs included

5.5 to 6.0%

VA, no PMI

**6.75 to
7.25%**

Jumbo, luxury properties

RATES AND PAYMENTS

Rates and Your Payment

- ◇ Rates change daily with market conditions
- ◇ Points, fees and loan-specific terms apply to every quote
- ◇ Call Ryan and Megan for today's rates, a personalized quote and a locking strategy
- ◇ Your actual monthly payment varies with taxes, insurance, HOA fees and loan type

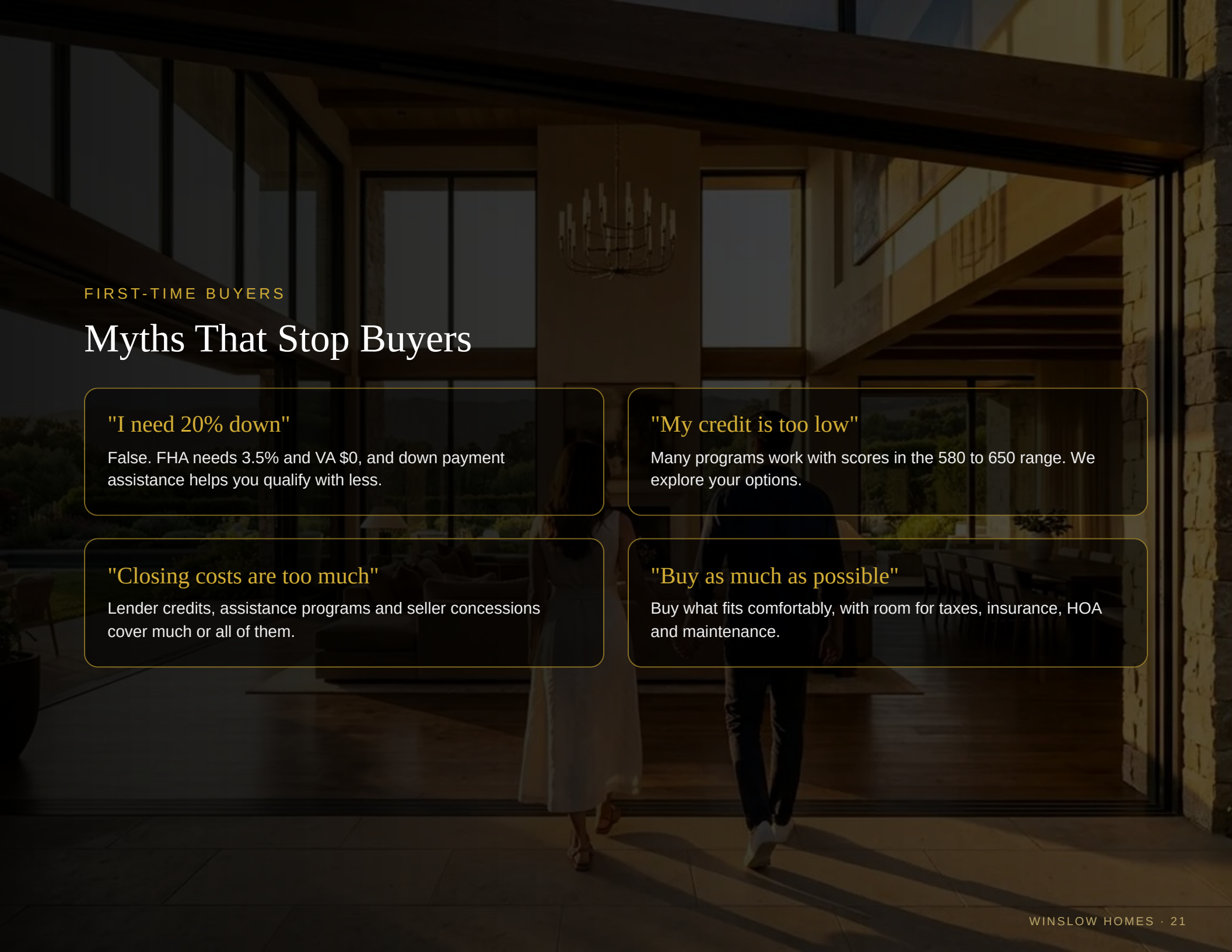




FIRST-TIME BUYERS

First-Time Buyer Benefits

- ◆ Lower credit requirements: FHA starts at 580, and we help many first-timers in the 600 to 650 range
- ◆ Down payment assistance reduces or eliminates your down payment
- ◆ First-time buyer programs often feature rate discounts
- ◆ Education on ownership costs, mortgage terms and what to expect at closing
- ◆ Flexible underwriting that overlooks minor credit blemishes

A couple is walking away from the camera into a modern, two-story house at dusk. The house features large glass windows and doors, revealing a well-lit interior with a chandelier and contemporary furniture. The couple, a man in a dark shirt and jeans, and a woman in a white dress, are walking on a paved path. The overall atmosphere is warm and inviting, with the interior lights contrasting against the dark exterior.

FIRST-TIME BUYERS

Myths That Stop Buyers

"I need 20% down"

False. FHA needs 3.5% and VA \$0, and down payment assistance helps you qualify with less.

"My credit is too low"

Many programs work with scores in the 580 to 650 range. We explore your options.

"Closing costs are too much"

Lender credits, assistance programs and seller concessions cover much or all of them.

"Buy as much as possible"

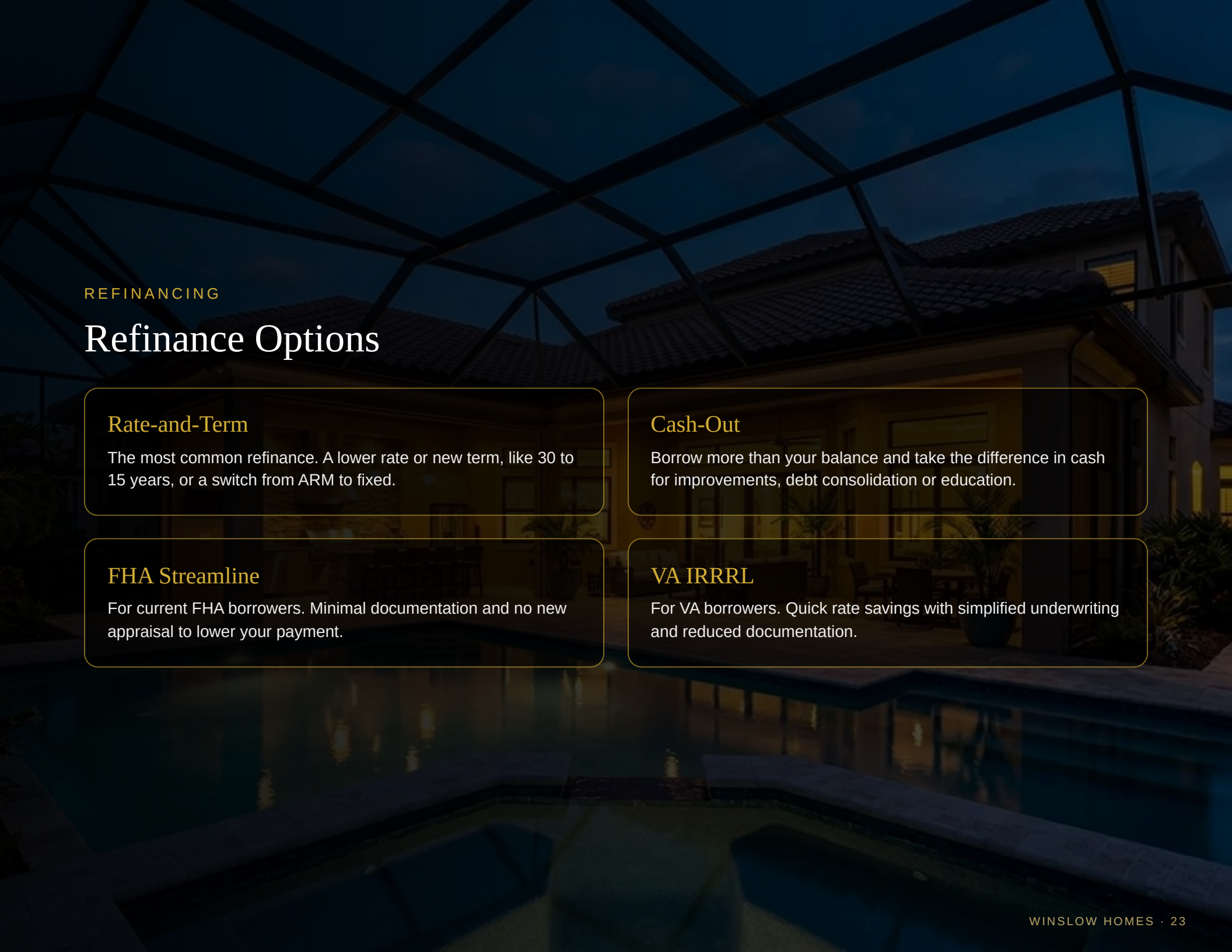
Buy what fits comfortably, with room for taxes, insurance, HOA and maintenance.

FIRST-TIME BUYERS

How We Guide First-Time Buyers

- ◆ Finding the right loan program for you
- ◆ Getting the most from down payment assistance
- ◆ Understanding true affordability
- ◆ Negotiation and closing, every step of the way
- ◆ Myth: you need to be married first. Single buyers are welcome, with loan programs for individual borrowers





REFINANCING

Refinance Options

Rate-and-Term

The most common refinance. A lower rate or new term, like 30 to 15 years, or a switch from ARM to fixed.

Cash-Out

Borrow more than your balance and take the difference in cash for improvements, debt consolidation or education.

FHA Streamline

For current FHA borrowers. Minimal documentation and no new appraisal to lower your payment.

VA IRRRL

For VA borrowers. Quick rate savings with simplified underwriting and reduced documentation.



REFINANCING

When Refinancing Makes Sense

- ◇ Rates drop 1% or more below your current rate
- ◇ You stay long enough to break even on costs, typically 2 to 4 years
- ◇ Your credit score has improved since you financed
- ◇ You want a shorter term or a locked fixed rate
- ◇ You need cash for improvements or major expenses
- ◇ Call 386-690-5858 for a free refinance analysis

QUESTIONS, ANSWERED

Getting Approved

- ◆ Pre-qualification is an estimate from your own numbers, with no documents, verification or credit check
- ◆ Pre-approval verifies income, credit, assets and employment, and it is what you need for competitive offers
- ◆ Credit: conventional prefers 620+, FHA works with 580+, VA has no official minimum
- ◆ Lower score? Talk with us before you assume you do not qualify





QUESTIONS, ANSWERED

Setting Your Budget

- ◆ Lenders typically allow housing costs up to 28% of gross income, and some programs go higher
- ◆ Factor in taxes, insurance, HOA, utilities, maintenance and other debts
- ◆ High student loans make a \$400,000 house unaffordable for some buyers
- ◆ We set your comfort zone, not only the maximum you qualify for

QUESTIONS, ANSWERED

Closing Costs

- ◆ Lender fees, title insurance, inspections, appraisals and other transaction costs
- ◆ Typically 2 to 5% of the loan amount
- ◆ Buyers and sellers negotiate who pays
- ◆ First-time buyers often offset them with assistance grants or lender credits
- ◆ We explain every fee upfront





QUESTIONS, ANSWERED

How Long It Takes

Pre-approval

Typically 24 to 48 hours after you submit documents.

Underwriting

Once under contract, underwriting and appraisal take 7 to 14 days, sometimes longer.

Closing

Usually 30 to 45 days after offer acceptance.
Timelines vary by transaction.

QUESTIONS, ANSWERED

Self-Employed and Payoff

- ◆ Self-employed? Bank statement and Non-QM loans are a core part of our business
- ◆ You need 2 years of bank statements showing consistent income; deposits replace tax returns
- ◆ Most conventional, FHA, VA and USDA loans have no prepayment penalty
- ◆ Extra principal payments save significant interest. Check your loan documents for specifics





QUESTIONS, ANSWERED

Credit, Co-Signers, Investors

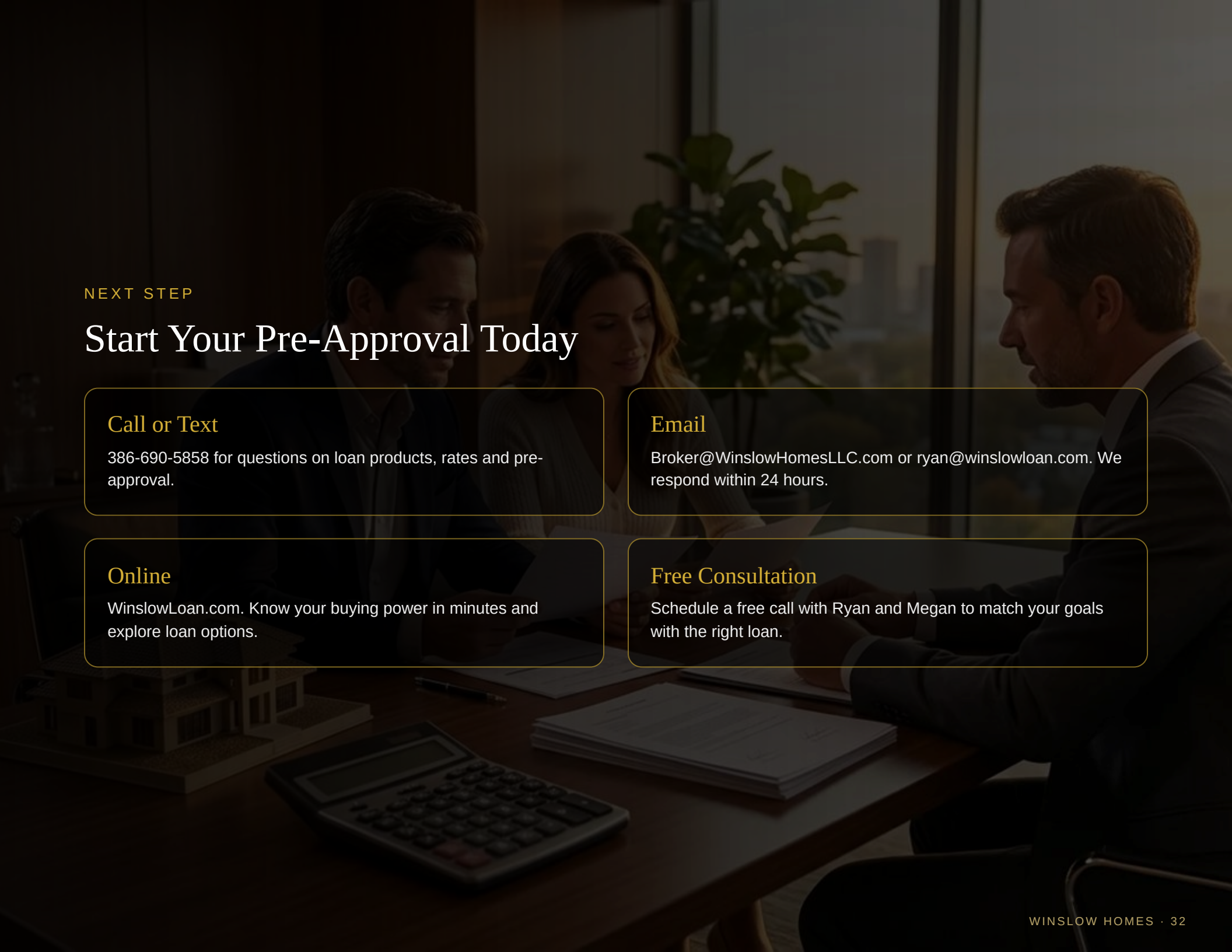
- ◆ Late payments or collections make qualifying harder, but the reason, time elapsed and program all matter
- ◆ We work with borrowers with less-than-perfect histories
- ◆ A co-signer such as a spouse or parent adds credit and income; both of you owe the debt
- ◆ DSCR loans qualify investment properties on rental income, with terms that differ from primary homes

17 YEARS, 3,000+ CLOSINGS, ON
AMAZON

Mortgage Guides by Ryan and Megan

- ◇ Piggyback Loan Guide
- ◇ HELOC and Home Equity Loan Guide
- ◇ FHA 203k Renovation Loan Guide
- ◇ Mortgage Payoff Strategy Guide
- ◇ Assumable Mortgage Guide
- ◇ Non-QM Loan Guide, all in Kindle, paperback
and hardcover





NEXT STEP

Start Your Pre-Approval Today

Call or Text

386-690-5858 for questions on loan products, rates and pre-approval.

Email

Broker@WinslowHomesLLC.com or ryan@winslowloan.com. We respond within 24 hours.

Online

WinslowLoan.com. Know your buying power in minutes and explore loan options.

Free Consultation

Schedule a free call with Ryan and Megan to match your goals with the right loan.



Let's Get You Pre-Approved

Call or text **386-690-5858**

Broker@WinslowHomesLLC.com

winslowhomesllc.com

Miami, Fort Lauderdale, New Smyrna Beach, Orlando, the Florida Keys and surrounding towns in Florida. Worcester County and Boston in Massachusetts. Rhode Island and Connecticut.

Winslow Homes LLC, 3539 Tuscan Reserve Blvd, New Smyrna Beach, FL 32168. Equal Housing Opportunity. Ryan and Megan Winslow are Mortgage Bankers with The Federal Savings Bank.