

Apply and close fast  
with the **NOVA®**

# EXPRESS LOAN

PROCESSING TO CLOSING TIMES:

**12 DAYS\*** if no appraisal is required

**12 DAYS\*** plus turn time for appraisal if required

**12  
DAYS**

- ✔ No Loan-to-Value (LTV) restrictions
- ✔ Ideal for wage earners and fixed income with minimum 2-year job history in same line of work
- ✔ Can be used for single-family units, and second homes
- ✔ Borrower must document sufficient income assets and reserves, as loan program requires
- ✔ Purchase and refinance loans are eligible
- ✔ Gifts funds acceptable if documented at origination
- ✔ Agency Conforming, FHA, and VA

**Get a \$250 Credit toward processing!\***

**IMPORTANT: Due to the fast turn time on the NOVA Express Loan, the following restrictions apply:**

- ✗ Self-employed borrowers are not eligible
- ✗ Loan programs requiring buyer education are not eligible
- ✗ May not be used to purchase manufactured homes or condos
- ✗ Not available on USDA loans, mortgages funded by revenue bonds, multiple REO properties, complex/rural properties, or new construction that is not complete before the NOVA Express Loan closing date

**LET'S DO THIS!**  
Contact me  
to get started.

\*12 business days. This offer is valid only for loan applicants of NOVA Home Loans. This credit of \$250 will be applied at closing. Other conditions and restrictions may apply. Rates and available loan programs are subject to change without notice. Contact your Loan Officer for more information. BK0902429 / NOVA NMLS 3087 / EQUAL HOUSING OPPORTUNITY

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**NOVA®**  
HOME LOANS



*The NOVA® Lending Lady*

**NOVAHomeLoans.com/sheila.merrill**



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