

Trustworthy, Affordable Mortgage Lending

JustChoice Lending is a mortgage company focused on socially responsible practices. We believe that everyone deserves a chance at a quality, affordable home. By helping families into quality homes that they can be proud of and that fit their budget, communities become better places to live.

Buying a home can be incredibly daunting, but the team at JustChoice Lending will work with you every step of the way. We want partners that we can call by their first names, not accounts we refer to by numbers.

Despite this emphasis on customer service, our rates and terms compete with national lenders. We have a variety of products guaranteed to fit your family's needs, some of which aren't even offered by traditional lenders.

Even if you think you would never qualify for a home loan, we invite you to come in for a free consultation. Our staff has over 30 years of experience and are trained and willing to work with potential clients to get them ready for home ownership at no cost. We specialize in helping match families to the types of loans that are right for them.

For more information or to schedule a free consultation, contact David Brock at david@justchoicelending.com or 859-986-2321 ext 2111.



JustChoice Lending

319 Oak Street | Berea, KY 40403
866.367.0855 | 859.986.0677 | www.justchoicelending.com
NMLS Unique Identifier 52473

JustChoice Lending is an Equal Housing Opportunity Provider and does not discriminate on the basis of handicap, race, color, national origin, religion, sex, familial status, or age.



 Equal Housing Opportunity

JustChoice Lending

Do Good for Yourself
Do Better for Your Community



Federal Housing Administration (FHA)

- 96.5% Loan-to-Value Financing.
- Down payment of 3.5% required.
- Candidates must have a credit score of 640+, some waivers may be possible at scores of 620+.
- All geographic areas eligible.
- No income limits.



USDA/Rural Housing Guaranteed

- 100% Financing available.
- No down payment required.
- Candidates must have a credit score of 640+.
- Property must be located in a USDA Eligible Rural Community.
- Household income limits apply.

For more information on any of our products or to set up your consultation, contact David Brock at david@justchoicelending.com or 859-986-2321 ext 2111.

Conventional

- 95% Loan-to-Value Financing.
- Down payment of 5% required.
- Candidates must have a credit score of 640+, some waivers may be possible at scores of 620+.
- All geographic areas eligible.
- No income limits.
- Special terms for qualified Kentucky buyers, call for more info.

