

The background features a large, light gray watermark of the Martini logo, which consists of a stylized martini glass and the word "MARTINI" in a bold, sans-serif font, repeated twice.

Mortgage 101

MORTGAGE GROUP

MARTINI

MORTGAGE GROUP



LOGAN
MARTINI

Senior Mortgage Strategist NMLS ID 1591485

KEVIN
MARTINI

Certified Mortgage Advisor &
Branch Manager NMLS ID 143962





CM  TM

CERTIFIED MORTGAGE ADVISOR



kevin martini

All Mode Images News Videos Short videos Shopping More -

Tools -

Martini Mortgage Group
https://www.martinimortgagegroup.com · kevin-martini

Kevin Martini | Mortgage Lenders in Raleigh NC

Since 2006, Kevin Martini and his Group of talented mortgage professionals have provided value to families not ordinary in the mortgage business.

Martini Mortgage Group
https://www.martinimortgagegroup.com

Martini Mortgage Group

Are you looking to purchase a home or refinance in Raleigh or anywhere in North Carolina? The Martini Mortgage Group makes the process easy.

Types of Loans We Offer Cash Out Refinance Physician Loans Usda

Images



Martini Mortgage Group
Facebook



I am Kevin Martini, your Certifi...
Instagram



Kevin Martini | Mortgage Len...
Martini Mortgage Group

Show more images

LinkedIn · Kevin Martini
2.4K+ followers

Kevin Martini - Gold Star Mortgage Financial Group

Gold Star Mortgage Financial Group Nova Southeastern University About Kevin Martini brings decades of financial services and mortgage industry experience.

Zillow
https://www.zillow.com · ... · North Carolina · Raleigh

Kevin Martini - Branch Manager in Raleigh, NC

Kevin Martini has been an innovator in transforming the way that the consumer looks at their mortgage lending relationship.

5.0 ★★★★★ (165)



Martini Mortgage Group - Raleigh, NC - Home Loans, Refinance, and More.

5.0 ★★★★★ 195 Google reviews

Mortgage broker in Raleigh, North Carolina

Website Directions Reviews

Save Share Call

Mortgage brokerage offering options for home loans, refinancing, and consulting services.

Address: 507 N Blount St, Raleigh, NC 27604

Phone: (919) 238-4934

Hours: Open · Closes 5 PM

Suggest an edit

Appointments: martinimortgagegroup.com Providers

Products

View all



Mortgage Refina...
Loan Purpose



Home Purchase ...
Loan Purpose



Home
Real E

Explore categories

Anthony Sprangers
8 reviews

★★★★★ 2 weeks ago NEW

I recently worked with Martini Mortgage Group to secure my home loan, and I couldn't be more impressed with the level of service and professionalism they provided. From start to finish, the entire process was seamless, and I truly felt supported every step of the way.

Logan and Keith were absolutely phenomenal—knowledgeable, responsive, and genuinely committed to helping me navigate the mortgage process with confidence. They went above and beyond to find the best loan option for my situation, and their attention to detail gave me peace of mind throughout.

If you're looking for a team that delivers top-notch service with a personal touch, I highly recommend Martini Mortgage Group. Five stars all the way!

Jacqueline Hage
1 review

★★★★★ 4 weeks ago

My husband and I put an offer on a house in Charlotte. While needing to close quickly, we wanted to ensure we secured the best financing terms. Based on our multiple very positive experiences with the Martini Mortgage Group in the past, we didn't have to shop for the mortgage rates and closing costs. Instead, we contacted Kevin, and his highly experienced team utilized their straightforward process to secure the best mortgage terms for us and closed our loan very quickly. They made us feel like part of their family, always looking out for our best interests. This team is the best. Check them out for your next mortgage.

Morgan Johnson
1 review

★★★★★ a week ago NEW

Working with Logan and the Martini team was one of the best decisions we made during our home-buying journey. From day one, they treated us with kindness, honesty, and care. They walked us through every step, answered all our questions, and never made us feel rushed or pressured.

What stood out most was how personal the experience felt. We weren't just a number—they truly cared about helping us reach our goal. Thanks to their guidance and support, we're now in our dream home, and we couldn't be more grateful.

Highly recommend to anyone looking for a trustworthy, dedicated lender that makes you feel like family!

Dustin Graham
5 reviews · 1 photo

★★★★★ 4 months ago

Kevin and his team are the only folks I want to work with when it comes to getting a mortgage. Kevin is very informative and worked to find the best solution for my situation. The home buying process is complicated, but super easy from my end, as Martini Mortgage Group handles every thing, handles it right and keeps things smooth. I've worked with Kevin for both of my home purchases and will call him again the next time I'm looking to move. 10/10 would recommend!

Cassandra Sanchez
9 reviews · 2 photos

★★★★★ 6 days ago NEW

Awesome team to work with specially Kevin helped me a lot with my home buying process it was easy to get in contact with and answered all my questions along the way and also thank you Keith for answering all my concerns and questions!!!
Totally recommend!!!!

Our four step process creates not just price and cost clarity but most importantly certainty.



BUY A HOME REFINANCE LEARNING CENTER ABOUT CONTACT

CALL US TODAY!
(919) 238-4934

Schedule a time with a Loan Officer [APPLY NOW](#)

At the Martini Mortgage Group, we set ourselves apart from other lenders by taking an approach that puts the client's needs first.

What We Do

We provide great rates with stress-free & on-time closings.

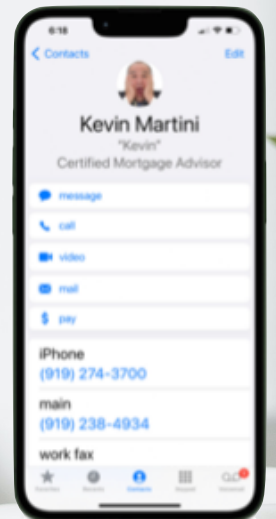
How We Do It

We deliver an honest, well communicated knowledge-based lending experience with trusted advice.

Why We Do This

To help people (e.g. our Clients & Partners) create wealth through real estate.

Unlike other mortgage companies, we take a fiduciary approach. That means that the advice and products we offer exist to serve your interests ahead of ours.



Approval Package

Created Exclusively for the Client of Certified Mortgage Advisor Kevin Martini

About KEVIN MARTINI and the MARTINI MORTGAGE GROUP

Kevin Martini has been an innovator in transforming the way that consumers and real estate professionals look at their mortgage lending relationship. Since 2004, Kevin has originated over one-billion dollars of home loans that have closed on-time and in a stress-free environment, while taking a fiduciary approach as a Certified Mortgage Advisor.

The Martini Mortgage Group, at Gold Star Mortgage Financial Group, Corporation, is based in Raleigh, North Carolina and brings value never before experienced in the mortgage industry since all mortgage operations are under one roof. A very talented crew of mortgage professionals (i.e. mortgage strategist, production partners, loan managers, underwriters, closers) committed to provide a frictionless and on-time transaction to all parties involved in the transaction.

APPROVAL PACKAGE MEANS SAME-AS-CASH

It should always be the home loan first & then go find the place to call home. With the Martini Mortgage Group, the Approval Package is one of the final steps of our unique process and it yields the ability for a homebuyer to make a 'Same-As-Cash' offer. In any market, there is never a substitute to provide a seller with the clarity of the buyer's ability and certainty that it will be a frictionless transaction and close on-time.

"The Approval Package provides incredible certainty to a seller because this, strongest type of approval, makes the offer as good as cash since we can close in 10-15 days with the same risk tolerance and time frames."

KEVIN MARTINI

Date: September 13, 2022

Borrower(s): Aaron Schwartz & Lucy Watson

Subject Property: 7559 Glenover Rd, Raleigh, NC 27615

To Whom It May Concern:

Please be advised the above-mentioned Borrower has been Pre-Approved for the aforementioned property based on the following terms:

Loan Program: Conventional Loan

Loan Term: 30 Year Fixed Rate

Rate (not to exceed): 7.0%

Loan-To-Value: 95%

This Pre-Approval is based on the continuation of acceptable credit with confirmation of ongoing income and assets. This letter is contingent on acceptable appraisal and title commitment to be ordered by the Martini Mortgage Group at Gold Star Mortgage Financial Group, Corporation as well as evidence of insurance to be provided by the Borrower.

We have reviewed and we find the following:

- 100% Complete Loan Application
- All Income Documentation (VERIFIED)
- All Asset Documentation (VERIFIED)
- Credit Report
- AUS (DULPS) Approve Eligible/Accept with Underwriter Review

PLEASE NOTE: This letter is not a loan approval as it may be subject to additional conditions after final underwriter review (as approved, DU, RES).

If you have any questions or need additional information, feel free to contact me directly on my personal cell phone at (919) 274-3700

Sincerely yours,

Kevin Martini

Kevin Martini
Certified Mortgage Advisor & Producing Branch Manager (919) 274-3700

MARTINI MORTGAGE GROUP at Gold Star Mortgage Financial Group, Corporation
10000 Capital Blvd, Suite 1000, Raleigh, NC 27615
MartiniMortgageGroup.com | LoanOfficer@MartiniMortgageGroup.com

6 REASONS TO CHOOSE OUR CLIENTS' OFFER

Since real estate is local, the lender needs to be local too.

The Martini Mortgage Group is located at 597 N Blount St, Raleigh, NC 27604. Yes, that is in the Capital Square in downtown Raleigh and where our world-class in-house processing team (i.e. our common sense underwriting and lending) is performed for all the families we serve. The Martini Mortgage Group has personally curated a local panel of experienced appraisers that know and understand the unique cities, towns and communities in the Triangle Area.

We Close Faster

Average Lender: 45 days

Martini Mortgage Group: 17 days

Our typical turn time is 17-days where the average lender is 45-days.

We Close More

We help 30-40 families a month. We close more, so we can do more!

30+ We Communicate Better

Over 30 touch points to all parties in the transaction

We're More Likely To Provide Close On-Time

Zero cancelled transactions due to financing issues since 2016.

0% Financing Issues Since 2016

What Families Says About Working With The

★★★★★

★★★★★ **Chris Brady**

You could not find a more efficient, competent, and (surprising to say) fun place to help you with your financial arrangements. These are top-notch professionals and I would recommend them to anyone.

★★★★★ **Matthew Tunucci**

Kevin was extremely helpful throughout the entire process. He thoroughly explained every single step that we were progressing through and provided in-depth insight to allow us to make the proper decisions for us. He was always very responsive and made a 3 week close seem like a breeze.

★★★★★ **Bruce Parmly**

As our culture becomes increasingly more self-focused it is so refreshing to find an organization that truly understands the word Caring, and you are it!

★★★★★ **Kendra Davis**

Kevin is the absolute best. Not only at what he does, but also at providing critical advice and top referrals. Working with him on our mortgage was a wonderfully learning process and also fun. Would not hesitate to work with him again!

★★★★★ **Eric Leder**

Kevin is a awesome, I truly appreciated his professionalism and candor throughout the entire process. It was always wonderful to talk to him on the phone and his guidance was extremely helpful and on point. As a first time home buyer, Kevin made the whole process seamless and easy to understand, which allowed me to be confident in my decisions. Thanks Kevin!

★★★★★ **Peter Claton-Luce**

100% Recommended the Martini Group. They did an excellent job ensuring our loan was good to go for closing time. They were very knowledgeable and helpful with all my questions. Will definitely be back for my next one!



Kevin Martini

Private Call with Martini

30 min

Phone call

A private and confidential one-on-one call with Certified Mortgage Advisor Kevin Martini.

Choose a date a time that works best for you.

If there is an urgent need, contact the Martini Mortgage Group office by calling: (919) 238-4934.

[Cookie settings](#)

[Report abuse](#)

Select a Date & Time

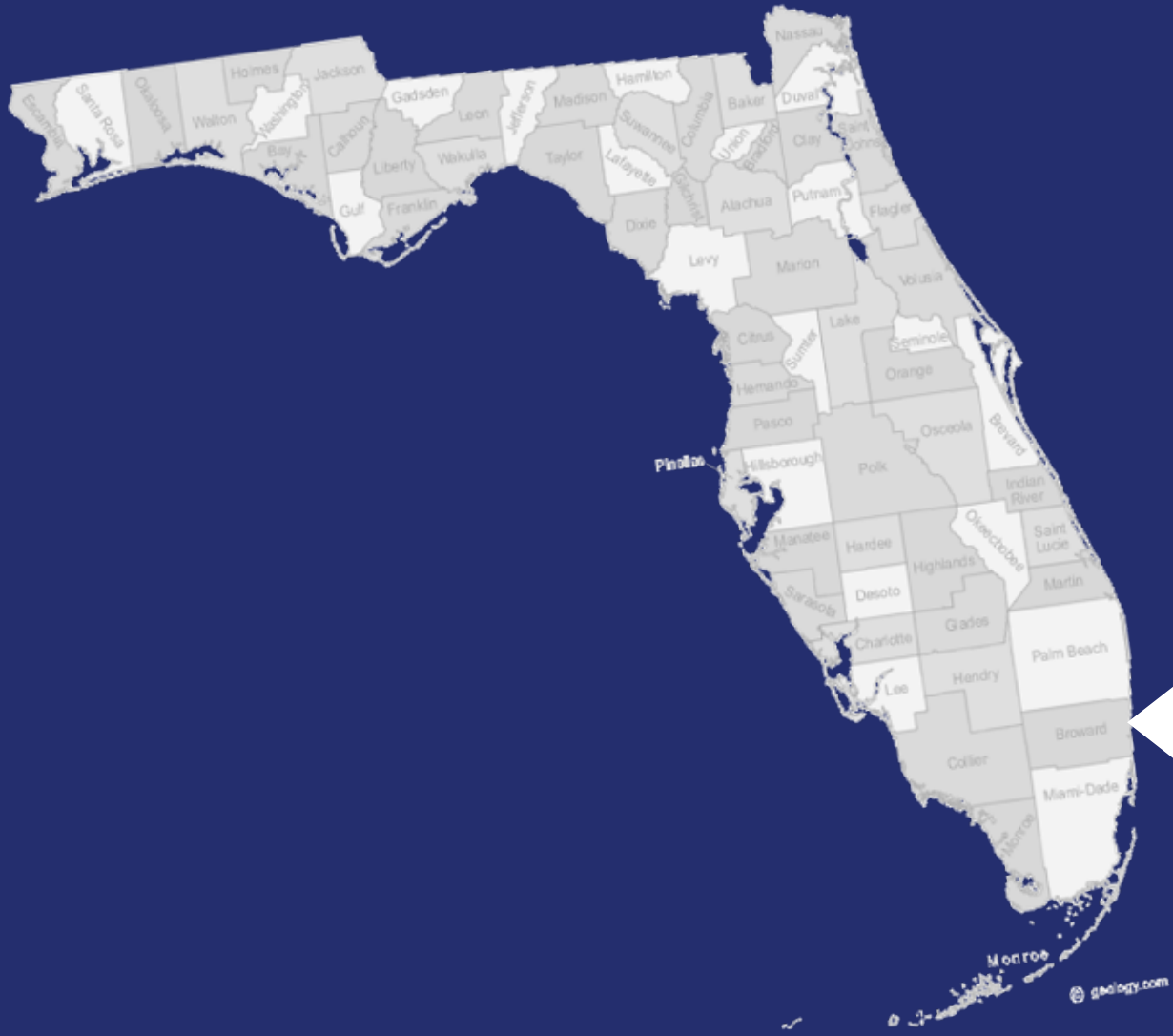
< July 2025 >

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Time zone

Eastern Time - US & Canada (6:35pm) ▼

CallWithMartini.com



KELLERWILLIAMS.
PARTNER REALTY

KEVIN MARTINI
Real Estate Consultant

954.653-4451

Or you can reach me at:
Cell: 954.440-0915
Fax: 954.343-4443
Email: Kevin@KevinMartini.com
1801 N Pine Island Rd Ste. 210
Plantation, FL 33322
Each office is independently owned and operated

“Being READY and WILLING is NOT all a buyer needs to be, a buyer must also be ABLE.”

Kevin Martini

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Mortgage Rates

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STOCK MARKET

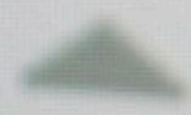
Price	Chng	52 week High	Low	Yld	P/e	Vol	Stock
937		644.50		3.5	11.4	635	ChUnicom
549.50	-1.25	421.25		4.1	23.5	20844	ChMercom
1.705	-14	1.316		2.7	12.6	4987	ChinaMob
827.50	-4.50	626.50		3.4	10.6	3367	ChNetcm
112.50	-4	112.50		4.1	12.0	1161	ChResEntp
190.25	-4	112.50		4.1	12.0	1161	ChTelecomH
190.25	-4	112.50		4.1	12.0	1161	ChUnicom
190.25	-4	112.50		4.1	12.0	1161	CiticPac
190.25	-4	112.50		4.1	12.0	1161	CoscoPac



FEDERAL RESERVE BANK

Bonds

40.100



0.850

+2,17%

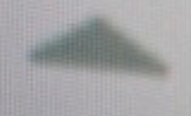
39.923



0.741

+1,88%

55.33



3.550

+6,88%



Bond Price



Yield




Mortgage Rates



Bond Prices



Yield



Mortgage Rates

Economic Health Supply & Demand News (Economic & Geo) Government Intervention Technicals

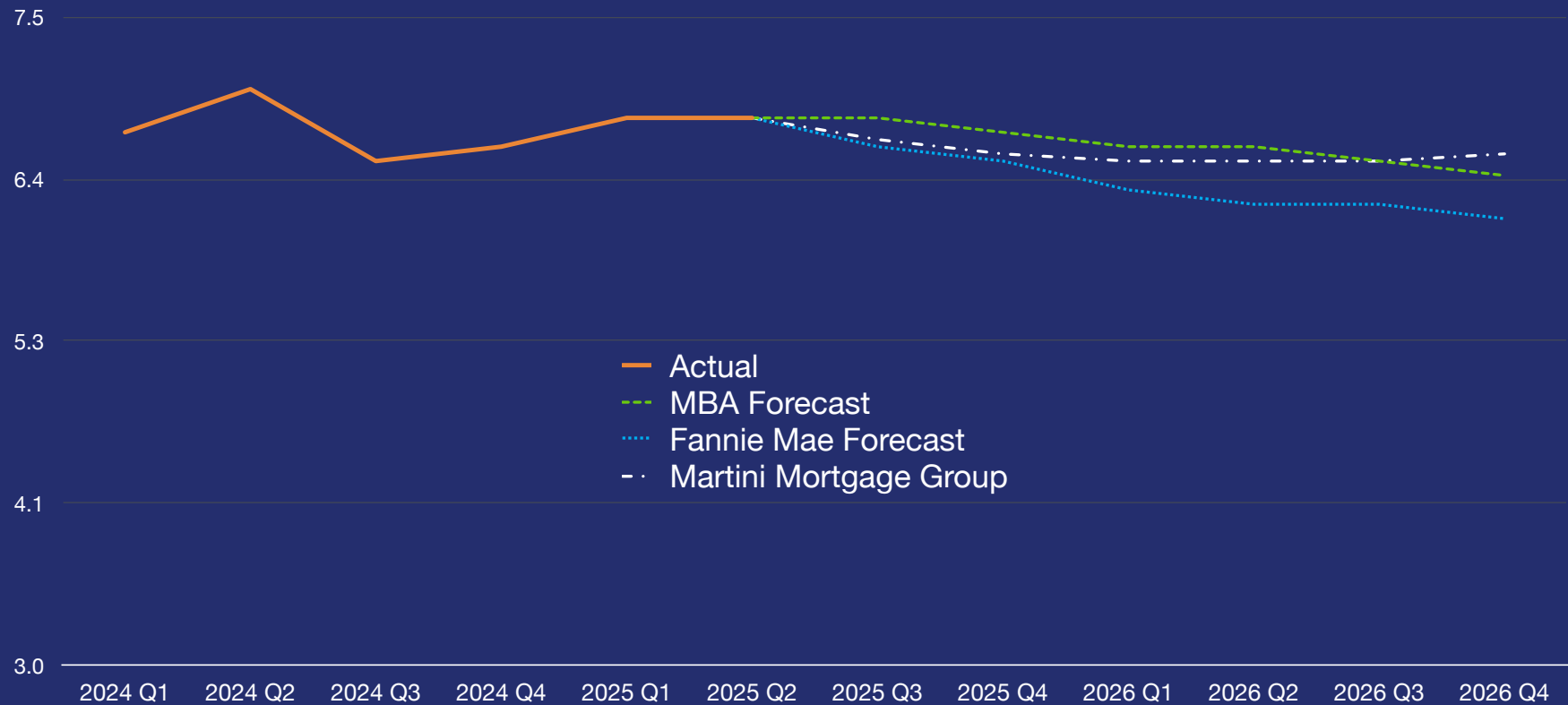
Mortgage Rates



Mortgage Rates

Mortgage Rates Expected To Stay in the 6's

30-Year Fixed Mortgage Rate Projections as of 7/2/2025





**Uncle Sam will help
you pay your
mortgage however
he won't help you
pay your rent.**



7% is really
5.32%
for one in a
24% bracket

When Mortgage Interest Is Tax-Deductible

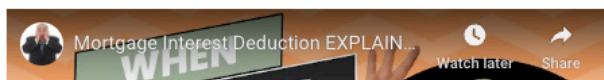
February 10, 2025 by **Kevin Martini**



Many homeowners assume that mortgage interest is always tax-deductible—but that's not entirely true. The rules vary depending on your tax filing status, loan type, and when you secured your mortgage. Missing the nuances can lead to costly mistakes or lost tax savings.

At **Martini Mortgage Group**, we believe informed homeowners make the best financial decisions. This guide will clarify when mortgage interest is deductible, ensuring you maximize your potential tax benefits.

A screenshot of a YouTube video player. The video title is 'When Mortgage Interest Is Deductible' by 'Martini Mortgage Podcast'. The video thumbnail shows a man in a blue shirt making an 'OK' hand gesture. The video player interface includes a play button, a progress bar at 0:00, and a duration of 7:41. The date 'Feb 10, 2025' is displayed. There are also icons for 'Follow', 'Share', and 'Watch later'.



<https://www.martinimortgagegroup.com/when-mortgage-interest-is-tax-deductible/>

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Mortgages

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**Agency | Conforming | Conventional
Government (FHA | VA | UDSA)**

Jumbo

Non Qualified

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Fannie Mae | Freddie Mac

a.k.a. Agency | Conforming | Conventional

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Conforming Loan Limits 2025

One Unit: \$800,650

Two Unit: \$1,032,650

Three Unit: \$1,248,150

Four Unit: \$1,551,250

- **The minimum credit score required is 620.**
 - **A blended credit score is also an option.**
- **Allows a down payment as low as 3%**
- **When putting 20% down, there is no Private Mortgage Insurance (PMI). Less than 20% will require PMI.**
 - **PMI is NOT a bad thing – it can go away!**
- **This loan product has Level Loan Price Adjustments (LLPA) (a.k.a. Risk-Based Pricing).**



Loan-Level Price Adjustment Matrix

****This Matrix is effective for all whole loans purchased on or after May 1, 2023, and for loans delivered into MBS with issue dates on or after May 1, 2023. For LLPAs prior to this date, see the [LLPA Matrix effective until 5/1/2023](#)****

This document provides the LLPAs applicable to loans sold to Fannie Mae. LLPAs are assessed based upon certain eligibility or other loan features submitted in Fannie Mae’s Loan Delivery system, such as credit score, loan purpose, occupancy, number of units, product type, etc. Special feature codes (SFCs) that are required when delivering loans with these features are listed next to the applicable LLPAs. Not all loans will be eligible for the features or loan-to-value (LTV) ratios described in this Matrix and unless otherwise noted, FHA, VA, Rural Development (RD) Section 502 Mortgages, and HUD Section 184 Mortgages are excluded from these LLPAs.

Refer to the *Selling Guide*, *Eligibility Matrix*, and your contracts with Fannie Mae to determine loan eligibility.

Pricing Guidelines for LLPAs:

- All LLPAs are calculated based on the acquisition date principal balance and are cumulative. The LLPAs apply to all loans that meet the stated criteria for the LLPA, unless otherwise noted or excluded.
- LLPAs are based on the gross LTV ratio, with the exception of minimum mortgage insurance LLPAs, which are based on the base (or net) LTV ratio.
- Credit score requirements are based on the “representative” credit score for the mortgage loan as defined in the *Selling Guide*. Loans delivered without any credit score will be charged under the lowest credit score range shown in each of the applicable LLPA tables. Loans delivered with more than one borrower, when one borrower has a credit score and one or more borrowers do not have credit scores, are charged according to the representative credit score (disregarding the borrower(s) without a credit score).
- All applicable LLPAs for MBS transactions are calculated on the MBS pool issue date based on the pool issue date balance, and will be drafted from the lender’s account designated for that purpose. All applicable LLPAs for whole loan transactions are calculated on the “Purchase Ready” date (as reflected in Loan Delivery) based on the unpaid principal balance of the loan and will be deducted from the loan net proceeds

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Interested Party Contributions a.k.a. 'Concessions'

A unique way that more buyers can buy and more sellers can meet more buyers is by interested party contributions (a.k.a. concessions). Fannie Mae defines concessions like so:

"...costs that are normally the responsibility of the property purchaser that are paid directly or indirectly by someone else who has a financial interest ..."

There are limit to the amount of concessions a buyer can receive based on their occupancy (e.g. primary residence or investment property) and the type of loan the buyer is securing (e.g. agency or government). With Fannie Mae and Freddie Mac, the maximum seller contribution depends on the occupancy and Loan-To-Value (LTV), see matrix below:

Occupancy Type	Loan-To Value (LTV)	Maximum IPC
Principal residence or second home	Greater than 90%	3 Percent
	75.01% – 90%	6 Percent
	75% or less	9 Percent
Investment Property	ALL LTV's	2 Percent

Allowable concession depend on the loan program, for FHA Home Loans and Rural Development Home Loans (a.k.a. the USDA Home Loan) a concession is limited to 6% of sales price. The Department of Veteran Affairs permits seller concessions for a VA Home Loan up to 4% of the loan amount.

IPC (a.k.a. Seller Concessions) can be used for settlement costs, permanent rate buydown and temporary rate buydowns.

Agency | Conforming | Conventional

Gift Funds

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LTV, CLTV, or HCLTV Ratio	Minimum Borrower Contribution Requirement from Borrower's Own Funds	
80% or less	<p>One- to four-unit principal residence</p> <p>Second home</p>	<p>A minimum borrower contribution from the borrower's own funds is not required. All funds needed to complete the transaction can come from a gift.</p>
Greater than 80%	<p>One-unit principal residence</p>	<p>A minimum borrower contribution from the borrower's own funds is not required. All funds needed to complete the transaction can come from a gift.</p>
	<p>Two- to four-unit principal residence</p> <p>Second home</p>	<p>The borrower must make a 5% minimum borrower contribution from their own funds. ¹ After the minimum borrower contribution has been met, gifts can be used to supplement the down payment, closing costs, and reserves.</p> <p>See B5-6-02, HomeReady Mortgage Underwriting Methods and Requirements, for HomeReady mortgage minimum borrower contribution and down payment requirements.</p>

Acceptable Donors

A gift can be provided by:

- a relative, defined as the borrower's spouse, child, or other dependent, or by any other individual who is related to the borrower by blood, marriage, adoption, or legal guardianship; or
- a non-relative that shares a familial relationship with the borrower defined as a domestic partner (or relative of the domestic partner), individual engaged to marry the borrower, former relative, or godparent.

FAMILY HELPING FAMILY



A Comprehensive Guide to Family Helping Family Mortgage (a.k.a. the Fannie Mae Family Opportunity Clause): Helping Your Elderly Parents or Adult Disabled Child Purchase a Home

May 19, 2025 by **Kevin Martini**



Let's be real: the idea of buying a second home for someone else, without the sky-high rates or down payments? It sounds too good to be true.

But it's not.

Welcome to the *Family Opportunity Mortgage* offered by the *Martini Mortgage*

What is the Family Opportunity Mortgage?

Fannie Mae's Family Opportunity Mortgage lets you buy a home for your **aging parent** or **disabled adult child**, as if you were buying it for yourself.

In plain terms? You get the benefits of an *owner-occupied loan* (lower rates, better terms), without the requirement of actually living in the home.

It's not a loophole. It's a lifeline.

<https://www.martinimortgagegroup.com/a-comprehensive-guide-to-family-helping-family-mortgage-a-k-a-the-fannie-mae-family-opportunity-clause-helping-your-elderly-parents-or-adult-disabled-child-purchase-a-home/>

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Buydowns

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1-0 Seller-Paid Buydown

Seller pays a fee* at closing to reduce the interest rate on the homebuyer's mortgage by 1% in year 1.

*THE FEE PAID BY THE SELLER MUST BE WITHIN THE INTERESTED PARTIES CONTRIBUTION BASED ON THE LOAN HOMEBUYER IS SECURING



2-1 Seller-Paid Buydown

Seller pays a fee* at closing reduce the interest rate on the buyer's mortgage by 2% in year 1 and 1% in year 2.

*THE FEE PAID BY THE SELLER MUST BE WITHIN THE INTERESTED PARTIES CONTRIBUTION BASED ON THE LOAN HOMEBUYER IS SECURING



2-1 Example For illustration ONLY

Sales Price = \$400,000 | 20% Down Payment | 30-Year Fixed @ 7% | Principal & Interest (P&I)

	YEAR 1	YEAR 2	YEAR 3-30
P&I	\$1,718	\$1,919	\$2,129
Monthly Savings	\$411	\$210	MAYBE MORE!

The Seller is paying a fee for the buydown at closing and those funds will go into a custodial escrow account for the benefit of the Borrower. The actual payment is being made to the mortgage every month - a portion from the Borrower and a portion from escrow account. Unused balance of escrow account at time of sale or refinance is returned to the Borrower.

Agency | Conforming | Conventional | Government Loans (i.e. FHA & VA ONLY)

A Seller-Paid Buydown offers a Buyer “near money” ...

‘Near Money’ means having **access to an asset that can be converted to cash**. This is because the amount of the Seller-Paid Buydown is put into a custodial escrow account and the unused portion is returned at time of sale or refinance hence, the creation of a quasi asset that is near money.



A photograph of a large, modern building with a grid of windows. The building's facade is composed of a repeating pattern of rectangular windows, each set within a recessed, three-dimensional frame that creates a strong geometric rhythm. The windows are arranged in a regular grid across the entire visible facade. A central vertical pillar or section of the building is slightly darker and features a sign with the text "DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT" in white, sans-serif capital letters. The sky is a pale, clear blue, and the overall lighting is bright and even, suggesting a clear day. In the bottom left corner, the bare branches of a tree are visible, and on the right side, a portion of a street lamp is seen.

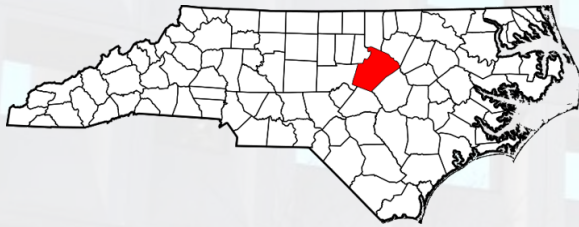
DEPARTMENT
OF
HOUSING
AND
URBAN
DEVELOPMENT

Government - FHA

Johnston



Wake



UNITS	2025
1	\$530,150
2	\$678,700
3	\$820,350
4	\$1,019,550

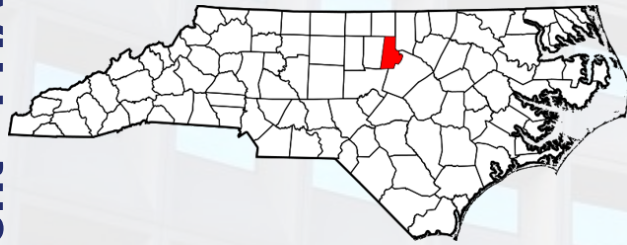
Case numbers assigned on or after January 1, 2025



Government - FHA



Durham



Orange



UNITS	2025
1	\$632,500
2	\$809,700
3	\$978,750
4	\$1,216,350

Case numbers assigned on or after January 1, 2025



- **Allows a down payment as low as 3.5%.**
- **Not just for First-Time Home Buyers.**
- **The maximum IPC is 6% of the sales price.**
- **Two types of mortgage insurance.**
 - **Up Front Mortgage Insurance Premium (UPMIP) is a one-time fee financed into the loan. It is 1.75% of the loan amount.**
 - **Monthly Insurance Premium (MIP) is for the life of the loan (MIP is 0.55% for < 95% LTV...MIP is 0.5 for > 95%).**

Government - FHA

Sales Price: \$100,000
Down Payment: \$3,500

Base Loan Amount **BLA: \$96,500**

Up Front Mortgage Insurance **UFMIP: \$1,689**

Total Loan Amount **TLA: \$98,189**

MORTGAGE GROUP

YES, can use gift funds from the Borrower's Family Member for down payment and settlement costs.

**I.P.C. is 6%
of Sales Price**

**No Down Payment.
No Problem.**



**Introducing the Martini No Down FHA Home Loan.
Because your wallet shouldn't keep you from the front door.**



FHA 203(k) Limited Loan: The Smart Way to Buy a Fixer-Upper in Raleigh [2025 Guide]

June 28, 2025 by **Kevin Martini**



Love the bones but not the carpet? The FHA 203(k) Limited lets you buy the home and fix what's dated without draining your savings. Learn more in Kevin Martini's guide.

If you're seeking guidance, turn to Kevin Martini for expert insights on navigating the FHA 203(k) Limited loan process.

Kevin Martini is dedicated to helping homebuyers unlock the potential of their homes with this financing option.

What Can You Use It For?

Here are just a few examples of repairs allowed under the FHA 203(k) Limited:

- ✓ Kitchen or bathroom updates (fixtures, cabinets)
- ✓ Interior or exterior painting
- ✓ Roof repair (non-structural)
- ✓ HVAC replacement
- ✓ Floor upgrades (hardwood, tile, carpet)
- ✓ Window or door replacements
- ✓ Minor electrical or plumbing repairs
- ✓ Energy-efficiency improvements

✗ Not Allowed: load-bearing walls, foundation repair, room additions, swimming pools, or luxury items



DEPARTMENT OF
VETERANS AFFAIRS

TO CARE FOR HIM WHO SHALL
HAVE BORNE THE BATTLE AND
FOR HIS WIDOW, AND HIS ORPHAN
A. LINCOLN

- **The VA home loan offers 100% financing with no loan limit and no mortgage insurance.**
- **Yes, a homebuyer can use a VA home loan more than once, and in certain circumstances, one can have more than one VA home loan at a time (i.e., Bonus Entitlement)**
- **A VA home loan may be subject to a Funding Fee that is financed into the loan.**
- **Maximum IPC is 4% of the Sales Price**

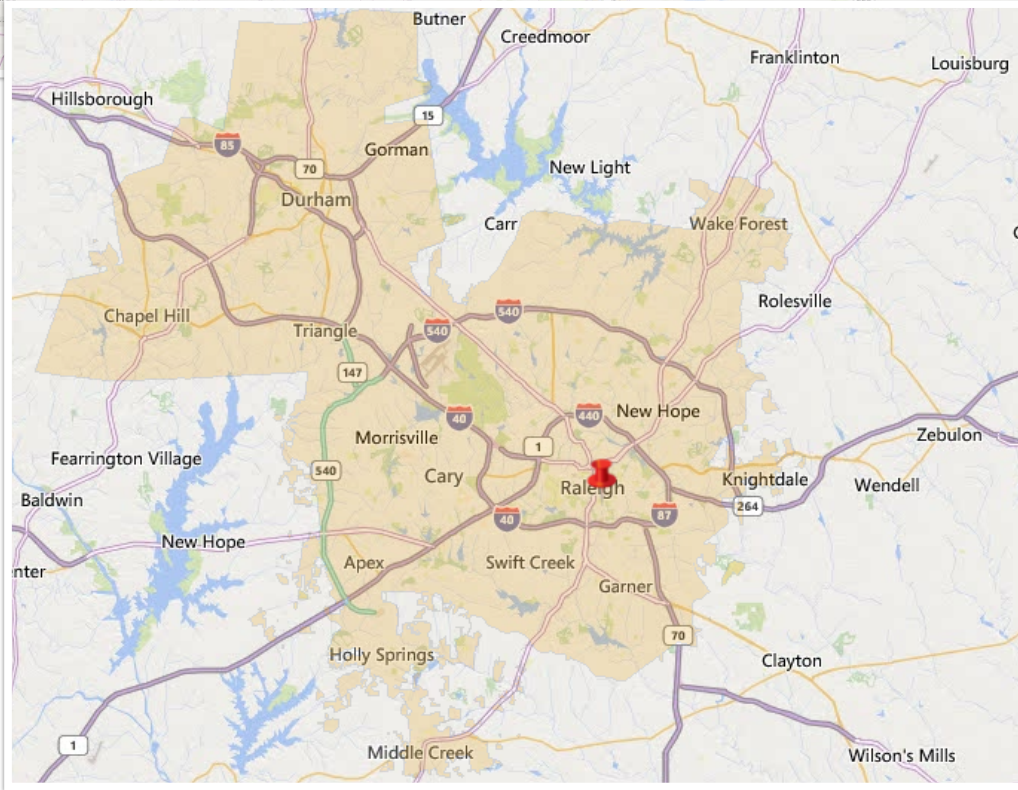
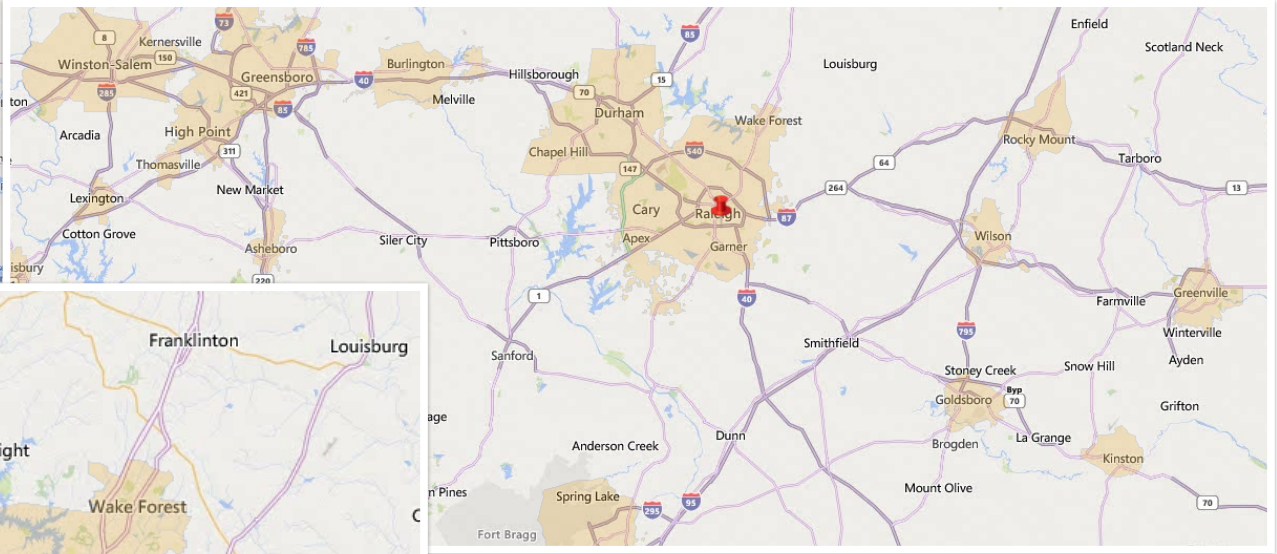
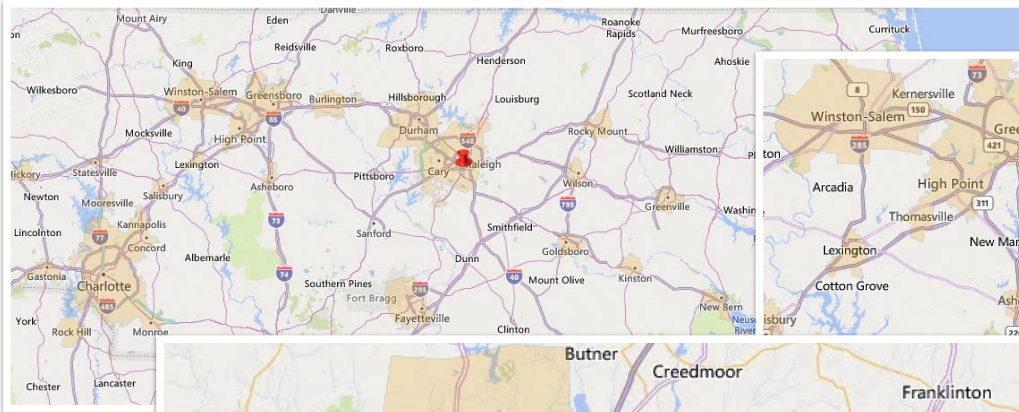
VA Funding Fee

Government - VA

Down Payment	First-Time Use of Benefit	Subsequent Use of Benefit
Less than 5%	2.3%	3.3%
5% - 9.9%	1.5%	1.5%
> 10%	1.25%	1.25%

The VA Funding Fee is a fee charged by the Department of Veteran Affairs and can be financed.
If the Servicemember or Veteran has disability > 10%, the VA Funding Fee is waived.





Raleigh, NC MSA 140,600 ... 5&+ 185,600



Jumbo Loans

Loan Amounts > \$800,650

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Non QM Loans

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Debt Service Coverage Ratio (DSCR)

Bank Statement

ITIN

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Credit

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Bad things happen to good people.

Credit

	Foreclosure	Short Sale Deed-in Lieu	Bankruptcy CHAPTER 7	Bankruptcy CHAPTER 13
Agency	3 to 7-years from completion date	2 to 4-years from completion date	2 to 4-years from discharge date	2-years from discharge date
FHA	1 to 3-years from completion date	1 to 3-years from completion date	1 to 2-years from discharge date	1-year of the repayment period
VA	2-years from completion date	2-years from completion date	2-years from discharge date	Must finish making all payments
USDA	3-years from completion date	3-years from completion date	3-years from discharge date	1-year of the repayment period

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The credit score is different based on who is pulling the credit.



Credit

Upon submitting a loan application, Martini Mortgage Group retrieves your credit report, which acts as a “trigger” for lenders and other companies seeking new customers.

These companies acquire these triggers from the major credit bureaus, such as Equifax, Experian, and TransUnion.

Unbeknownst to many, your credit check triggers a chain reaction when you seek financing or apply for a mortgage. The credit repositories Equifax, Experian, and TransUnion readily sell your public and even private data to both cunning and unscrupulous entities in the open market.

Shield Your Privacy with 3 Battle-Tested Tactics:

Opt-Out, Do Not Call, and Freeze It

Opt-Out: <https://www.optoutprescreen.com/>

Do Not Call: <https://www.donotcall.gov/>

Freeze It: <https://www.martinimortgagegroup.com/category/credit-freeze/>

VantageScore 4.0 may qualify an additional 5 million creditworthy borrowers.

Credit



The screenshot shows the top portion of the FHFA website. At the top left is the FHFA logo, a circular seal with 'FEDERAL HOUSING FINANCE AGENCY' around the perimeter and 'FHFA' in the center. To the right of the logo is the text 'U.S. FEDERAL HOUSING'. Below this is a dark blue navigation bar with white text for 'ABOUT', 'POLICY & PROGRAMS', 'DATA & RESEARCH', 'RESOURCES', 'NEWS', and 'SEARCH'. Underneath the navigation bar is a breadcrumb trail: 'Home > News > News Releases > FHFA Announces Release of Historical VantageScore® 4.0 Credit Scores By The Enterprises'. The main heading of the news release is 'FHFA Announces Release of Historical VantageScore® 4.0 Credit Scores by the Enterprises' in a large, dark blue font. Below the heading is the text 'FOR IMMEDIATE RELEASE' and the date '07/11/2024'. The body of the text begins with 'Washington, D.C. – The Federal Housing Finance Agency (FHFA) today announced that Fannie Mae and Freddie Mac (the Enterprises) are making historical VantageScore® 4.0 credit scores available to approved users to support the transition to updated credit score and credit report requirements. The historical credit scores for each Enterprise are associated with single-family loans purchased by that Enterprise from April 2013 through March 2023. This comprehensive release reflects the period for which trended consumer credit data is reliably available across the three nationwide consumer reporting agencies. These scores will provide market participants the ability to better analyze and understand the new credit score models that have been validated and approved for use by the Enterprises. The historical credit scores are available for download at the Enterprises' respective websites. "The release of historical credit scores on tens of millions of loans provides an extensive resource to help market participants prepare for this transition," said Director Sandra L. Thompson. "The use of these modernized credit score models will enhance risk management while furthering sustainable access to credit for consumers." In October 2022, FHFA announced the validation and approval of modernized credit score models for use by the Enterprises. At the same time, FHFA announced that the Enterprises would permit lenders to deliver loans with either tri-merge credit reporting, in which credit reports from each of the three nationwide consumer reporting agencies are used, or bi-merge credit reporting, in which credit reports from two of the nationwide consumer reporting agencies are used.

- Rent
- Utilities
- Telecom

It also ignores paid collections, unlike FICO, which can benefit consumers who have resolved past debts.

It can generate scores for those with limited credit history, whereas FICO requires at least six months of credit history with activity reported within that period.

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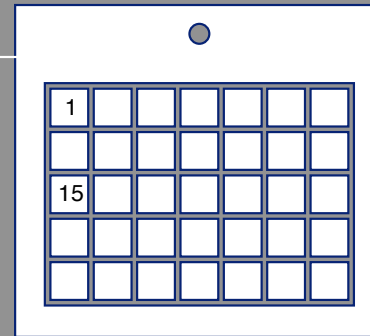
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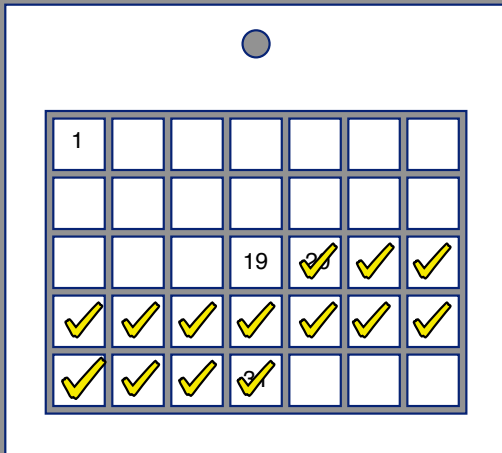
JUN



JULY



AUG



“Homebuyers do not buy based on the price point; they buy based on payment.”

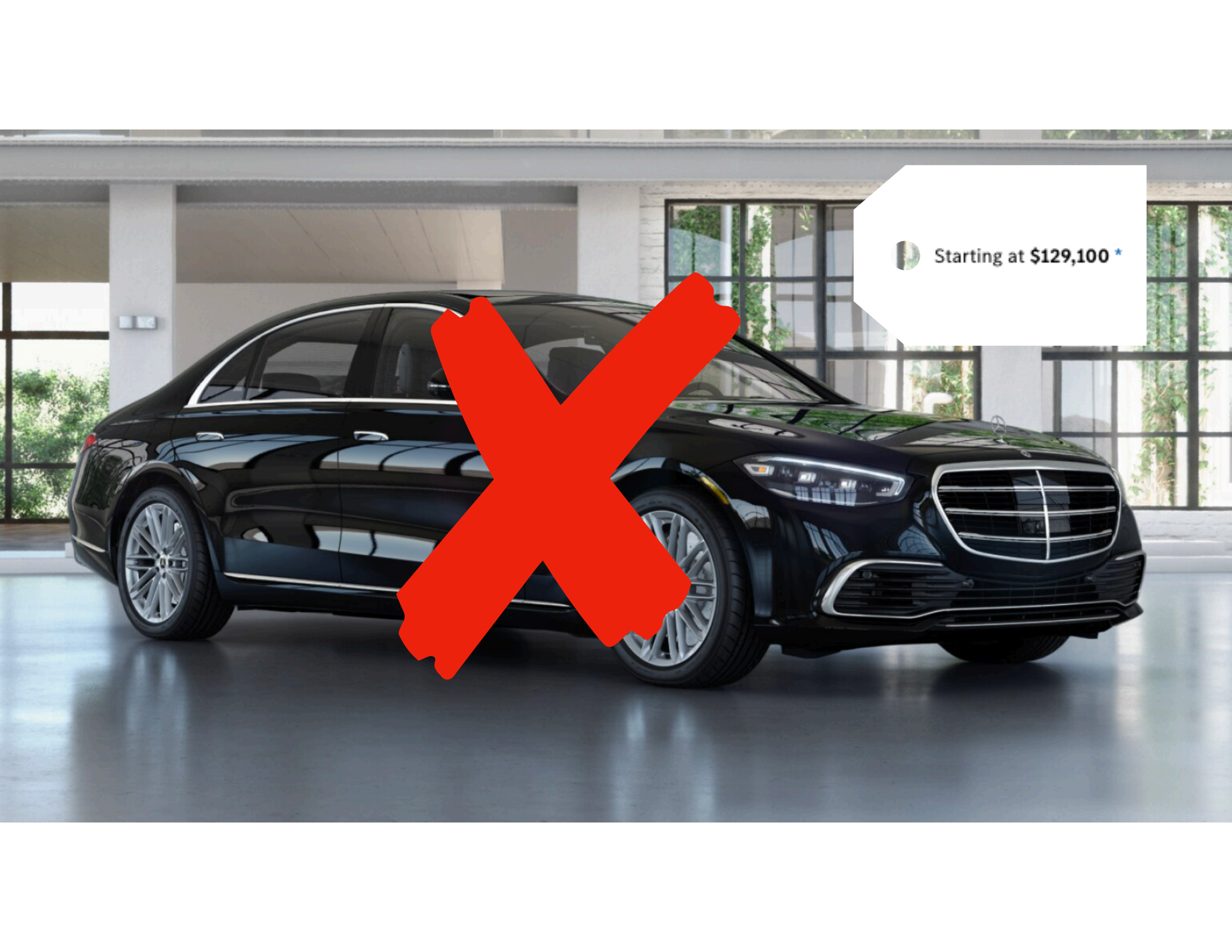
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Starting at \$129,100 *



Lease Payment

 **\$1,869**/mo ^[29]

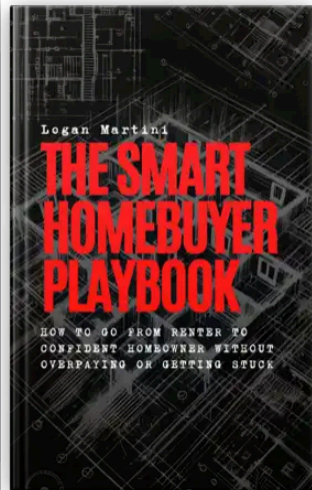
for 36 months

I CAN DO THAT!!!

“It should always be a home loan first, and then go find your home.”

Kevin Martini

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The Smart Homebuyer Playbook

How to Go from Renter to Confident Homeowner Without Overpaying or Getting Stuck

Logan Martini

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by Logan Martini (Author) Format: Kindle Edition

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Buying a home shouldn't feel overwhelming. It should feel like the smartest financial move you've ever made.

The Smart Homebuyer Playbook is the ultimate step-by-step guide for first-time buyers who want to ditch renting, buy with confidence, and build long-term wealth—without overpaying or making costly mistakes.

If you've ever thought, "I want to buy a home, but I don't know where to start"—this book is for you.

Written by **Mortgage Strategist Logan Martini**, this no-fluff, real-world guide walks you through the exact strategies that successful homeowners use to **go from unsure renter to confident buyer**. You'll discover:

- (*) **Why mortgage approval should come before house hunting** (and how it gives you a competitive edge).
- (*) **The myths that keep people stuck renting**—and the facts that set you free.
- (*) **How to navigate mortgage rates, down payments, and financing options** like a pro.
- (*) **The homebuying game plan**—a clear roadmap to winning in any market.
- (*) **How to maximize your home's value after you buy**, so you don't just own a home—you leverage it to build wealth.

Unlike other books filled with dry jargon, this playbook **breaks everything down into clear, actionable steps** so you'll feel empowered instead of overwhelmed.

If you're **tired of renting, ready to take control of your financial future, and want a proven plan to make homeownership a reality**, *The Smart Homebuyer Playbook* is your ultimate guide.

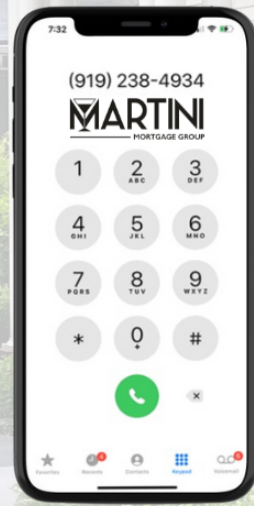
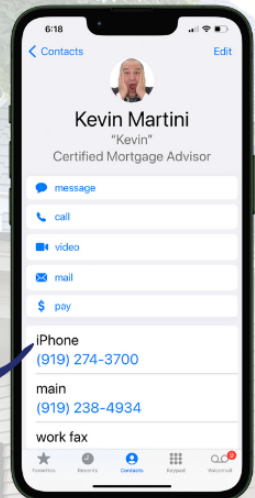
Next Step: Read the first chapter and take the first step toward homeownership—on your terms. [Read less](#)

Print length: 69 pages Language: English Publisher: PublishDrive Publication date: February 12, 2025 File size: 1.9 MB

**What questions do
you have for me?**

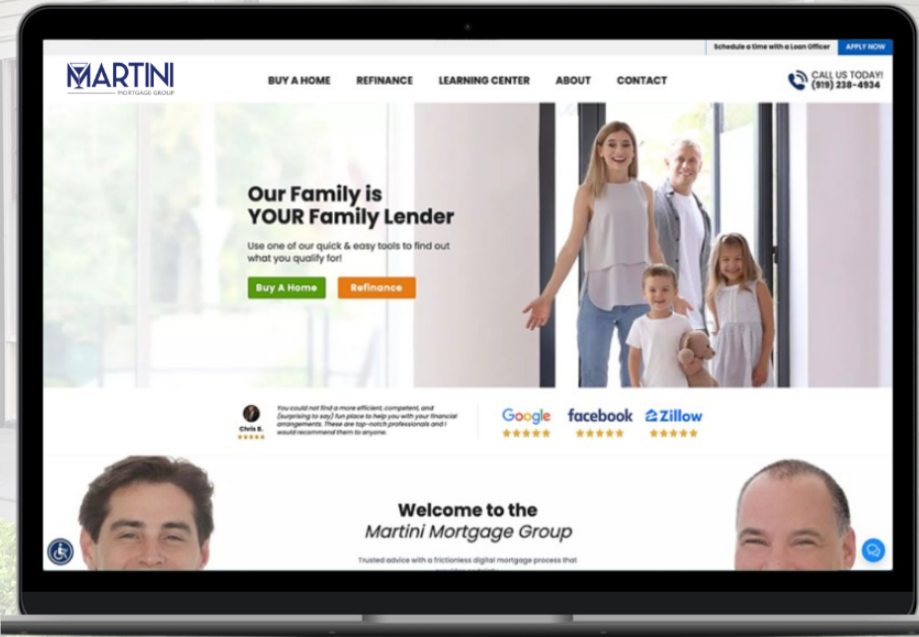
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