NEXA Lending

2026 Homebuyer's Guide

Your complete roadmap to homeownership with NEXA Lending

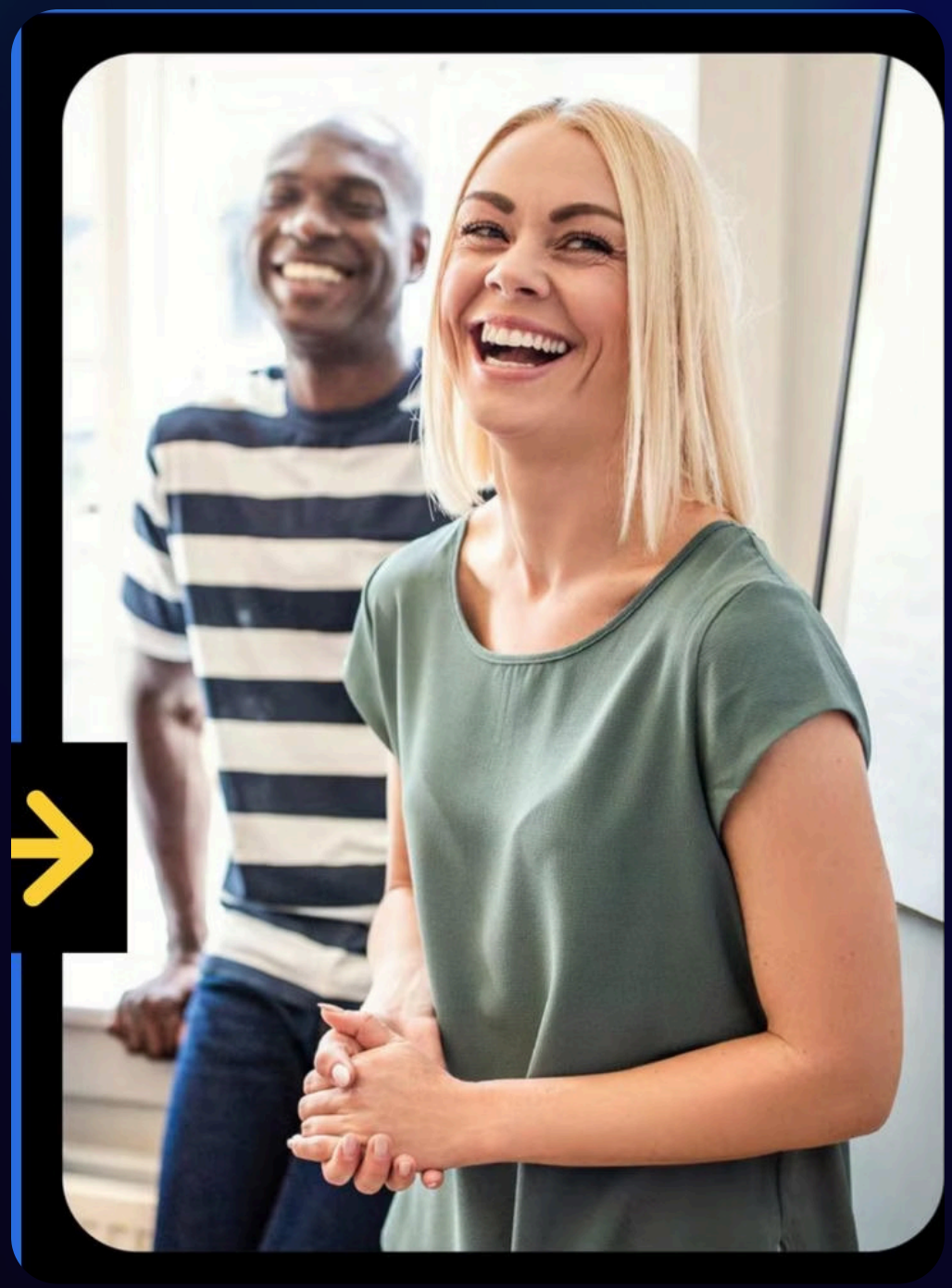
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WHY CHOOSE US

Making Mortgages Accessible & Stress-Free

We overhauled the traditional mortgage process—eliminating complexity and stress to help you achieve homeownership faster, easier, and smarter.

Licensed in 40+ states, serving diverse communities nationwide.



HomeEasy App

Apply, upload docs, track milestones—all from your phone

Faster Process

Streamlined steps get you to closing quicker

Expert Guidance

Responsive team guides you every step

> "I cannot emphasize enough how diligent and responsive they were in guiding me through the somewhat tenuous process of buying a home."
>
> — Taylor G., First-time homebuyer

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ESSENTIAL KNOWLEDGE

Key Terms & Smart Strategies

01

Credit Score

300-850 range determining loan eligibility

02

Pre-Approval

Critical letter showing you qualify for specific amount

03

Down Payment

Typically 3-20%, but 0% programs available

04

Appraisal

Professional valuation validating home's worth

05

Closing Costs

Fees including points, taxes, title insurance, prepaid items

3 Tips for Making a Successful Offer

Save & Plan

More savings = more options when purchasing

Review Credit & Finances

Calculate affordability based on income, debt, credit score

Explore Mortgage Options

Programs match your needs—including zero-down Semper Elevate

Myth Buster: "The most damaging down payment myth—since it stops the homebuying process before it can start—is the belief that 20% is necessary."

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THE JOURNEY

Our Simple, Fast Process

Starting is the hardest part. We made the rest easy.

1 Application

Fill out streamlined application quickly and efficiently

2 Upload Documents

Verify income and assets—only necessary docs requested

3 Pre-Approved

Know your borrowing range, start house hunting!

4 Purchase Agreement

Found your home? Time to make an offer

5 Upfront Underwriting

Reviewed by underwriter before contract—close quickly



Appraisal

Property value estimate based on location, condition, comparable sales

Processing

Everything organized for final approval—excitement builds!

Approval

Final review ensures loan fits your financial background

Closing

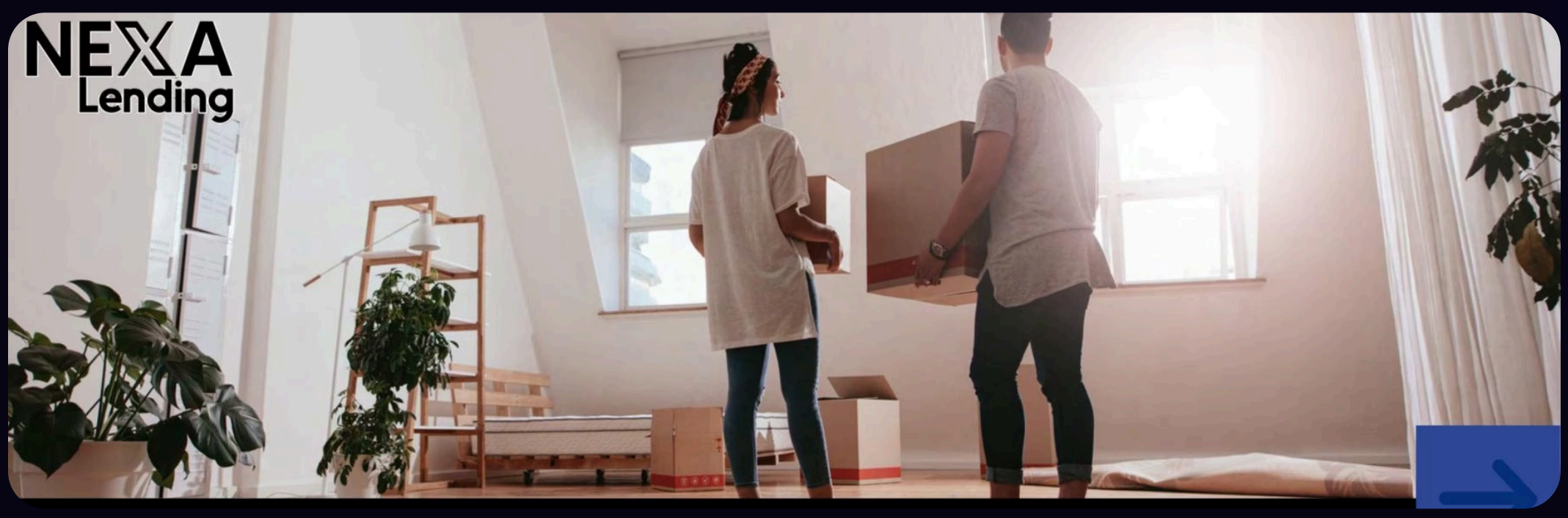
The day you've been waiting for—you're home!

Do's After Pre-Approval

- Contact us before changing jobs or income
- Save all financial documents completely
- Pay bills on time, keep accounts current
- Ensure funds ready for down payment, closing costs, reserves

Don'ts After Pre-Approval

- No credit inquiries (cards, furniture, vehicles)
- Don't incur additional debts or increase balances
- No large deposits without documentation
- Don't close existing accounts



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LOAN PROGRAMS

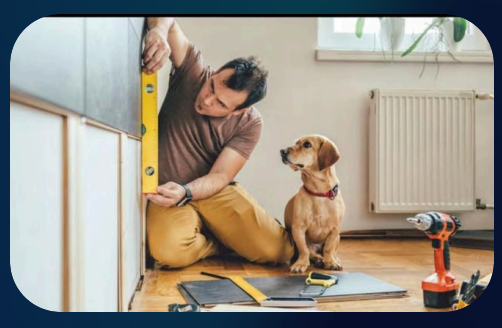
Find Your Perfect Fit

The right loan aligns with your goals and leaves you in a better place. Full array of solutions to choose from.



FHA Purchase

Low down payments, flexible credit, higher debt-to-income ratios. May combine with 100% financing programs.



FHA 203(k) Renovation

Finance purchase + renovation. Improve functionality, correct maintenance, ensure accessibility.



VA Purchase

$0 down for qualified military, veterans, spouses. No mortgage insurance, reusable entitlement.

FNMA HomeReady

3% down minimum, lower mortgage insurance, no first-time buyer requirement. Perfect for lower-income households.

Freddie Mac HomePossible

Credit scores as low as 620, primary residence, homebuyer education required.

USDA Purchase

100% financing, no down payment for rural/suburban. Low monthly mortgage insurance.

Jumbo Loans

Up to $2.5M when exceeding county limits

NEXA Elevate DPA

Down payment assistance—don't wait years to save

Bank Statement Qualify

For self-employed, income per statements or 1099

Mixed-Use Investment

Commercial + residential property financing



Ready to Start Your Journey?

Download the HomeEasy App or visit **www.NEXAlending.com**

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