

*Citylight Financial, a division of
NetMore America Inc.*

Mortgage Options



Find the loan
that's best for
your needs.



working together.

Mortgage Options



Selecting the right mortgage is essential to the home buying process - That's why we think it's so important that you understand your options. Citylight Financial will help you examine those options and find the one that's right for you. Whether you're buying your first house, or you're a homeowner we offer mortgage loans to fit your financial needs.

30-Year Fixed-Rate Mortgage

You get the security of a stable interest rate that won't change for the life of your loan. It's perfect if you plan to live in your home for many years.

Interest Only Mortgage

For the first 3 to 10 years, the interest rate and payment stay the same and you pay just the interest each month. Use the savings for other immediate needs.

5/1 Adjustable-Rate Mortgage

You get a typically lower monthly payment thanks to a fixed rate for the first five years, then an adjustable rate each year after that. It's ideal for homebuyers who plan to refinance or move in a few years.

FHA Mortgage

The United States government offers loans through the Federal Housing Administration (FHA) allowing borrowers without traditional credit histories or income to qualify for a home loan at a competitive rate. We offer FHA loans with fixed and fixed-period adjustable rate options for purchase and refinance transactions. FHA loans can have great benefits, Ideal for first time homebuyers.

Citylight Financial

Offers a wide variety of product options to meet your homebuying or refinancing needs. Our home mortgage consultants can help you find the right combination of loan features to support your financial goals.

Contact us to get started or Prequalify online today!

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First Time Buyers



Take the first
step, get a
preapproval or a
prequalification



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First Time Buyers

Citylight Financial will get you the facts you need to know, regarding credit, down payments, and the process of buying a home.

Information Checklist

To start your application, you'll need to gather the following information about each borrower.

This includes:

Social Security Number, Gross income amount, including secondary income sources, if applicable. Name and address of your employer, and of your previous employer if you've been at your current job for less than two years. Previous address, if you've been in your current residence for less than two years. Asset information, including the value of your banking, investment, and other accounts. Current expenses, including housing, credit card and loan payments, child support, and other obligations. Estimated purchase price and down payment amount.

If you're eligible for a preapproval, we'll provide you with a commitment letter for a certain mortgage amount, down payment and interest rate, subject to certain terms. The loan commitment letter can be finalized after information about the property is submitted, which may include an appraisal. If your loan is approved, your mortgage consultant will contact you about what's needed to close your loan. It's important to communicate regularly with your mortgage consultant throughout the period leading up to your closing date. This will allow you to be prepared in the event additional information is needed to finalize the loan.

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