



Coming up on 11 years after the US housing crisis, HSH.com explains the new “non-prime”

August 27, 2019

August 27, 2019—Foster City, CA—When it comes to home mortgages, the term “subprime” carries a lot of stigma associated with the US Great Recession. Nearly 11 years later, they’re coming back with a new moniker — non-prime — and it’s not what many remember it to be.

Non-prime offers much-needed flexibility and creativity for those looking to get a mortgage. And despite helping many consumers, there are still numerous myths when it comes to non-prime, such as whether they’re “bad” or “unsafe”, or the same as the crap-shoot loans that many blamed for the foreclosure crisis a decade ago.

[HSH.com's](#) Gina Pogol has decades of experience in the mortgage industry as a loan officer and underwriter. In a new research article for HSH.com, Gina explains how non-prime loans have changed from their subprime days, and how they can be right for unique situations, such as credit and other common problems.

In the article, she also covers related topics such as:

- What a non-prime mortgage is and examples of non-prime borrowers.
- Why non-prime mortgages are viable options for people with bad credit, property issues and those suffering from recent “housing events” like short sales or foreclosures if they are otherwise well-qualified.
- The primary features of non-prime loans, designed to lower the monthly payment in their early years, that include interest-only payments, balloon payments and 40+ year terms.

For more, you can read the newly published research article, [The New Non-Prime Mortgage: Are Those Crazy Programs Right for You?](#)

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Since 1979, HSH.com has been a trusted mortgage resource for consumers seeking independent, objective and expert-level information, forecasts and data. HSH.com offers unique analysis, calculators, tools and content to help demystify first mortgages, home equity loans and lines of credit, reverse mortgages and more. HSH.com empowers homebuyers and homeowners to fully understand their home financing choices and provide opportunities for them to engage with partners to execute their transactions.

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