



The Maltese Group - Cardinal Financial Reports Record Mortgage Lending Activity in Nevada Market

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The Maltese Group - Cardinal Financial has processed mortgage applications for more than 2,000 families since 2010, with recent data showing increased demand for VA loans, jumbo financing, and refinancing options across Clark County, Nevada.

The Las Vegas-based mortgage firm reports completing loan closings within an average of 21 days during the past quarter, addressing timing requirements in Nevada's competitive housing market. The company's mortgage portfolio includes conventional loans, VA Loans in Las Vegas, Nevada, jumbo financing, and refinancing solutions for residential properties throughout Southern Nevada.

Matt Maltese, Senior Loan Officer at The Maltese Group - Cardinal Financial, noted shifts in local borrowing patterns. "Southern Nevada's housing market has seen increased activity from military veterans utilizing VA benefits and buyers seeking jumbo financing for properties exceeding conforming loan limits," said Maltese. "We've structured our operations to process these specialized loan types efficiently while maintaining

compliance with federal lending requirements."

The company's VA Loans in Las Vegas serve Clark County's veteran population of approximately 200,000 residents. These government-backed loans, guaranteed by the U.S. Department of Veterans Affairs, offer qualified veterans and active-duty personnel financing options without private mortgage insurance requirements. The VA loan program allows eligible borrowers to purchase homes with minimal or no down payment, subject to VA entitlement limits and property requirements.

For properties exceeding Clark County's conforming loan limit of \$726,200, The Maltese Group jumbo loans provide non-conforming financing options. These loans accommodate higher-value property purchases with terms ranging from 15 to 30 years, available in both fixed-rate and adjustable-rate structures. Jumbo loan qualification typically requires credit scores above 700, debt-to-income ratios under 43 percent, and down payments between 10 and 20 percent.

The firm has also expanded The Maltese Group's refinancing services to address changing interest rate environments. The company offers cash-out refinancing for homeowners seeking to access equity and FHA streamline refinancing for borrowers looking to reduce monthly payments. Refinancing applications have increased as homeowners respond to rate fluctuations and changing financial circumstances.

"Market conditions require mortgage lenders to maintain flexibility in product offerings and processing capabilities," added Maltese. "Our integration with Cardinal Financial's lending platform allows us to adapt to borrower needs while maintaining consistent closing timelines."

The company's operations extend beyond standard mortgage products to include down payment assistance programs for qualified buyers, first-time homebuyer loans with modified qualification criteria, and investor loans for real estate portfolio development. Each loan type follows specific underwriting guidelines established by federal agencies or private investors.

Recent industry data indicates continued demand for mortgage services in Southern Nevada, with particular growth in veteran lending and luxury property financing. The Federal Housing Finance Agency's adjustment of conforming loan limits has created additional demand for jumbo loan products in markets where property values exceed national averages.

The Maltese Group - Cardinal Financial operates as part of Cardinal Financial Company, Limited Partnership, maintaining offices in Las Vegas while accessing institutional lending resources. The company's mortgage professionals process applications for conventional loans, FHA loans, VA loans, jumbo loans, and refinancing

options throughout Clark County and surrounding areas.

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The Maltese Group - Cardinal Financial

The Maltese Group, led by Branch Manager Matt Maltese (NMLS: 369921) of Cardinal Financial Company, Limited Partnership (NMLS: 66247), is a trusted Las Vegas mortgage expert.

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