

Tyler Osby Named One of Only 16 Iowa Finance Authority Preferred Lenders for 2026

Elite Designation Recognizes Expertise in Delivering Affordable Homeownership Programs to Iowans, Including Reduced Rates and Down Payment Assistance

URBANDALE, IA, UNITED STATES,
November 28, 2025 /

EINPresswire.com/ -- Tyler Osby, Branch Manager and loan officer at [The Tyler Osby Team at Fairway Independent Mortgage Corporation](#) (NMLS #2289), has been selected as a 2026 Preferred Lender by the Iowa Finance Authority (IFA). This prestigious designation places him among just 16 loan officers statewide chosen for their specialized training and proven commitment to IFA's Homes for Iowans and First Home programs, which make homeownership more accessible through reduced interest rates, down payment assistance, and flexible options for first-time and repeat buyers.



Tyler Osby Named One of Only 16 Iowa Finance Authority Preferred Lenders for 2026

The IFA's Preferred Lender program highlights top professionals who excel in guiding Iowa families through state-backed financing. In fiscal year 2025, these programs helped more than 2,900 Iowans purchase homes, providing nearly \$23 million in down payment assistance. As a 2026 Preferred Lender, Tyler Osby offers prioritized expertise in these benefits, often enabling qualified buyers with a minimum 640 FICO score to secure mortgages with little or no down payment required.

"I'm truly honored to be recognized as a 2026 IFA Preferred Lender," said Tyler Osby, NMLS #8668. "This achievement reflects our team's dedication to empowering Central Iowa families - whether first-time buyers in Des Moines or those moving up and cannot provide a down payment in Des Moines - to build generational wealth through homeownership. We go beyond transactions by providing educational guidance, weekly updates, and personalized solutions that big banks can't match. Let us make you our next raving fan!"

With over 20 years of experience as a loan officer, Tyler leads a client-first team known for seamless processes and exceptional communication. The Tyler Osby Team consistently earns perfect 5.0/5 ratings on Google, 98% recommendation rates on Facebook with over 620 reviews, and glowing testimonials on Yelp and Angi for handling complex scenarios like remote closings and employment changes.

Tyler Osby's selection underscores his role as a trusted advocate in Iowa's stable real estate market. IFA Preferred Lenders complete advanced training at the annual HousingIowa Conference, ensuring deep knowledge of programs that include:

- Reduced interest rates on purchase loans
- Down payment and closing cost assistance, often up to 5% of the home price with forgivable or repayable options
- Eligibility for both first-time and repeat buyers, including military members
- Minimum 640 FICO score requirements for many programs
- Income restrictions do apply, varying on county and family size

These initiatives address affordability challenges, helping thousands achieve the dream of owning a home in communities like Urbandale (known for family-friendly parks and steady appreciation) and Des Moines (a Forbes-recognized business hub with accessible median prices).

The Tyler Osby Team differentiates itself with value-added services, including:

- Free "Unfair Advantage" pre-approval letters that strengthen offers in competitive markets
- Custom home loan reports and FICO score reviews with improvement tips
- Secure 10-15 minute online applications and no-obligation consultations
- Coordination with realtors and weekly progress checklists

Clients frequently praise the team's approachable expertise, with many becoming lifelong referrers after experiencing a stress-free process.

2026 IFA Preferred Lender Key Facts : Details

Total Preferred Lenders Statewide : 16

Program Impact (FY 2025) : 2,900+ homes purchased; \$23M+ in down payment assistance

Core Buyer Benefits : Reduced rates, up to 5% assistance, 640+ FICO eligibility, first-time/repeat buyer options

Tyler Osby Team Strengths : 5.0/5 ratings, media expert on WHO13 Homewi\$e, Central Iowa focus

Minimum Requirements : Iowa residency, income limits, homebuyer education (where applicable)

In a time when pre-approval and expert guidance can make or break a home purchase, partnering with a 2026 IFA Preferred Lender like Tyler Osby provides Iowa buyers a clear edge. Whether you're a busy family eyeing Urbandale's top-rated schools or an investor in Des Moines'

growing economy, the team offers flexible, remote support tailored to your goals.

Ready to explore IFA-backed options? Start your journey today:

- Get pre-approved in minutes: applywithtyler.com/applytoday/
- Secure online application: <https://mtgpro.co/dr/c/oqk6x>
- [Discover pre-approval advantages](https://applywithtyler.com/top-reasons-to-get-pre-approved-before-house-shopping/): applywithtyler.com/top-reasons-to-get-pre-approved-before-house-shopping/
- [Iowa home loan resources](https://applywithtyler.com/looking-for-a-mortgage-loan-in-iowa-youre-in-the-right-place/): applywithtyler.com/looking-for-a-mortgage-loan-in-iowa-youre-in-the-right-place/

Connect with the team:

- Website: applywithtyler.com
- LinkedIn: linkedin.com/in/tylerosby
- Facebook: facebook.com/tylerosbyteam/
- Instagram: instagram.com/tylerosby/

About the Tyler Osby Team

The Tyler Osby Team at Fairway Independent Mortgage Corporation serves Central Iowa from Urbandale, specializing in home purchases, refinances, and pre-approvals. Led by Tyler Osby (NMLS #8668, Iowa License #19545), the team is committed to transparent, educational, and personalized service that turns clients into raving fans. Experience the difference - Equal Housing Lender.

Media Contact:

Name: Tyler Osby

Business Name: The Tyler Osby Team at Fairway Independent Mortgage

Phone: +1 (515) 257-6729

Email: tyler@tylerosbyteam.com

Website: applywithtyler.com

Tyler Osby

The Tyler Osby Team at Fairway Independent Mortgage

+1 515-257-6729

tyler@tylerosbyteam.com

Visit us on social media:

[LinkedIn](#)

[Instagram](#)

[Facebook](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/870726222>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.