



CONVENTIONAL L O A N S

620 MIN FICO REQUIRED. NON OCCUPYING CO-BORROWERS

Rates, fees and programs are subject to change without notice.
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Licensed by the Department of Business Oversight, under the California Residential Mortgage Lending Act (License #4131217).

UNDERWRITING	CALL YOUR ACCOUNT EXECUTIVE FOR CURRENT TURN TIMES
MINIMUM FICO	620 MINIMUM FICO REQUIRED.
PROPERTY TYPE	SFR'S, PUD'S, CONDO'S, 2-4 UNITS
PURCHASE	97% LTV W/ 620 MINIMUM FICO. GIFT FUNDS ALLOWED.
CASH-OUT REFI'S	80% LTV CASH OUT WITH 620 MINIMUM FICO.
MORTGAGE INS.	BOTH LENDER PAID AND BORROWER PAID MI AVAILABLE. (NOW OFFERING OPTIONAL RATE BUY DOWN)
HIGH BALANCE	90% LTV ON PURCHASE OR RATE AND TERM FINANCING. MINIMUM FICO REQUIRED 620.
APPRAISALS	TRANSFERRED APPRAISALS ALLOWED APPRAISAL MUST BE DATED WITHIN 30 DAYS OF SUBMISSION.(REQUIRES AIR CERTIFICATION AND PAID INVOICE)
HOMEREDY MORTGAGE	LOW DOWN PAYMENT, FLEXIBLE SOURCES OF FUNDS, LOWER MI COVERAGE, AND HOME OWNERSHIP EDUCATION REQUIRED.
FLIP PROPERTIES	REQUIRES ONLY 1 APPRAISAL & NO INSPECTION
DU REFI PLUS	UP TO 105% WITH UNLIMITED CLTV. CURRENT MORTGAGE BEING PAID CANNOT HAVE MI. ONLY PRICE ADJUSTMENT IS TO L/A.
PROGRAMS FNMA	30 YEAR, 25 YEAR, 20 YEAR, 15 YEAR, 7/1 ARM AND 5/1 ARM.
PROGRAMS FHLMC	30 YEAR, 25 YEAR, 20 YEAR, 15 YEAR, 10 YEAR, 10/1 ARM, 7/1 ARM, 5/1 ARM, AND 3/1 ARM.

