

CONVENTIONAL

FNMA / FHLMC

- LTV to 97%
- · HomeReady and HomePossible available
- Property Inspection Waver per DU
- W2 Only Programs available
- 1 year tax returns per DU or LP feedback
- · Max DTI per DU and LP
- · Blended ratios with non-occupant co-borrower
- Manufactured homes included in eligible property types, FNMA Only
- Transferred appraisal OK
- FNMA RefiNow Available

JUMBO

Large Loan Amounts

- · Purchase, Refi and Cash-Out
- · 30 year fixed term
- Up to \$3,500,000 Loan Amt (Purchase & Refinance)
- No PMI
- · AUS Approval Required

Persons in photos do not reflect racial preference and housing is open to all without regard to race, color, religion, sex, handicap, familial status or national origin.

(833) 421-8870

TLP@GoLendingPros.com

GoLendingPros.com

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